



Financial Education & Development  
PO Box 1780, Helena, MT 59624  
Phone: 406-442-2585  
Fax: 406-442-2357  
[support@financialedinc.com](mailto:support@financialedinc.com)

## 2022 Webinar Schedule

Revised 12/6/2021

- 1/4/2022 Head Teller Development: Improving Teller Performance  
Molly Stull, Brode Consulting Services, Inc.
- 1/5/2022 **ACH Series:**  
Quick Start Guide to ACH for the Frontline  
Michele L. Barlow, Macha/PAR
- 1/6/2022 A Year in the Life of a Compliance Officer  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 1/10/2022 **Call Report Series:**  
Monday Call Report Update 2022  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 1/11/2022 A Cookie Diet: Privacy, Restricted Data Access & Building Online Visibility Beyond 2022  
Eric C. Cook, WSI Internet Consulting
- 1/12/2022 **Deposit Ops Series:**  
Morning Interest Reporting for Nonresident Aliens: Foreign & US Taxpayer ID Numbers  
Deborah L. Crawford, Gettechnical Inc.
- 1/13/2022 New Employee Required Training  
Molly Stull, Brode Consulting Services, Inc.
- 1/18/2022 2022 IRA & HSA Update: Staying Compliant  
Morning Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 1/19/2022 Provisional Credit Under Reg E: Rules, Best Practices & FAQs  
Morning Elizabeth Fast, Spencer Fane LLP
- 1/19/2022 Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities  
60 Minutes Michele L. Barlow, Macha/PAR
- 1/20/2022 Understanding the Current M&A Market for Community Banks  
60 Minutes Philip K. Smith, Gerrish Smith Tuck
- 1/25/2022 Lending Regulatory Roundup: Avoiding Violations & Preparing for Changes  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

1/25/2022 60 Minutes	New 36-Hour Deadline for Reporting Cyber Security & Ransomware Incidents Molly Stull, Brode Consulting Services, Inc.	<b>Added 11/29/21</b>
1/26/2022 60 Min. a.m.	2021 HMDA Submission Due March 1, 2022: Updates & Challenges Susan Costonis, Compliance Training and Consulting for Financial Institutions	
1/27/2022 Morning	Loan Documentation for All Legal Entities Elizabeth Fast, Spencer Fane LLP	
2/1/2022 Morning	New Resources for Fighting Synthetic Identity Fraud Dawn Kincaid, Brode Consulting Services, Inc.	
2/2/2022	Converting a 1040 Personal Return to Cash Flow Part 1: Schedules B & C Timothy P. Harrington, TEAM Resources	
2/3/2022	The Impact of Evolving Marijuana Laws on Your Institution David A. Reed, Reed & Jolly, PLLC	
2/8/2022 Morning	BSA Officer Reports to the Board Dawn Kincaid, Brode Consulting Services, Inc.	
2/8/2022	<b>ACH Series:</b> The Green Book & Government Payments Explained Jason Johnson, UMACHA	
2/9/2022	Onboarding: The New Normal Diane Pape Reed, HR Doc	
2/15/2022	Lending on Low-Income Housing Tax Credit Projects Elizabeth Fast, Spencer Fane LLP	
2/16/2022 Morning	<b>Deposit Ops Series:</b> Writing New Account Procedures Deborah L. Crawford, Gettechnical Inc.	
2/17/2022 Morning	High-Risk Cash-Intensive Businesses: Managing & Monitoring Dawn Kincaid, Brode Consulting Services, Inc.	
2/17/2022 60 Minutes	Deep Dive into Force-Placed Flood Insurance Molly Stull, Brode Consulting Services, Inc.	
2/22/2022 Morning	Lending to Tenants-in-Common Projects Elizabeth Fast, Spencer Fane LLP	
2/23/2022	Converting a 1040 Personal Return to Cash Flow Part 2: Schedules D, E & F Timothy P. Harrington, TEAM Resources	
2/24/2022	Advertising Compliance Mary-Lou Heighes, Compliance Plus, Inc.	

- 3/1/2022 2022 Supervisory Priorities Explained  
David A. Reed, Reed & Jolly, PLLC
- 3/2/2022 BSA Exam Manual Update: Identifying & Mitigating BSA Risks  
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 3/3/2022 Appraisal Requirements: A Comprehensive Regulatory Summary  
Mary-Lou Heighes, Compliance Plus, Inc.
- 3/8/2022 Board-Approved Policies: Tools to Streamline Your Process  
60 Minutes Molly Stull, Brode Consulting Services, Inc.
- 3/9/2022 **Deposit Ops Series:**  
Morning Opening Accounts Online: CIP, CDD, Documentation & More  
Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 3/9/2022 **ACH Series:**  
2022 ACH Rules Update, Including Faster Payments  
Shelly Sipple, EPCOR
- 3/15/2022 Real Estate Escrow Accounts & Flood Insurance  
Mary-Lou Heighes, Compliance Plus, Inc.
- 3/16/2022 Writing Teller Procedures  
Morning Deborah L. Crawford, Gettechnical Inc.
- 3/17/2022 ACH for P2P Transfers: Perils & Protections  
Michele L. Barlow, Macha/PAR
- 3/22/2022 Breaking Down the Anti-Money Laundering Act & Preparing for Impact  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 3/23/2022 An In-Depth Look at Regulation Z's Amended Qualified Mortgage (QM) Rule  
Michael Christians, Michael Christians Consulting, LLC
- 3/24/2022 20 Common Mistakes in Consumer Collections  
Morning Elizabeth Fast, Spencer Fane LLP
- 3/24/2022 Fair Lending Cornerstones: Best Practices & Current Agency Guidance  
Molly Stull, Brode Consulting Services, Inc.
- 3/29/2022 Top 25 Safe Deposit Compliance Issues  
David McGuinn, Safe Deposit Specialists
- 4/5/2022 **Deposit Ops Series:**  
Payment Systems Bootcamp  
Kimberly Ellis, UMACHA
- 4/6/2022 **Frontline Series:**  
Morning Minor Accounts: Ownership, CIP, Access, Changes & Transactions  
Deborah L. Crawford, Gettechnical Inc.

- 4/7/2022      Converting Accrual Statements into Cash Flow  
Jeffery W. Johnson, Bankers Insight Group, LLC
- 4/12/2022  
Morning      Surviving a BSA Exam: Recent Hot Spots  
Dawn Kincaid, Brode Consulting Services, Inc.
- 4/12/2022      **ACH Series:**  
ACH Origination: Internal, Loans, Transfers & More  
Michele L. Barlow, Macha/PAR
- 4/13/2022      The Latest in Social Engineering Attacks – How to Protect Against Complex Threats  
John Moeller, CLA
- 4/14/2022      **Call Report Series:**  
Call Reporting Basics  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 4/19/2022  
Morning      IRA & HSA: 2022's Hottest Issues & Answers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 4/20/2022  
Morning      Writing Effective Credit Memos & Loan Narratives  
Molly Stull, Brode Consulting Services, Inc.
- 4/20/2022      Board-Level Policies: What Is Required & Why  
David A. Reed, Reed & Jolly, PLLC
- 4/26/2022  
Morning      Compliance Training for the Frontline  
Dawn Kincaid, Brode Consulting Services, Inc.
- 4/27/2022      Ag Lending Compliance  
Molly Stull, Brode Consulting Services, Inc.
- 4/28/2022  
60 Minutes      DEI: Keeping It Compliant  
Diane Pape Reed, HR Doc
- 5/4/2022      BSA Compliance for Commercial Accounts: Beneficial Ownership & Beyond  
David A. Reed, Reed & Jolly, PLLC
- 5/5/2022  
Morning      **Frontline Series:**  
Maintaining Consumer Accounts:  
Adding Names, Changing Names, Removing Owners, Changing Product Types & More  
Deborah L. Crawford, Gettechnical Inc.
- 5/10/2022      Reducing Mortgage Delinquency: Proactive Protection of the Bottom Line  
David A. Reed, Reed & Jolly, PLLC
- 5/11/2022  
Morning      **ACH Series:**  
Decoding ACH Return Reason Codes  
Michele L. Barlow, Macha/PAR

5/17/2022  
Morning Construction Loan Nuts & Bolts: Documentation, Sample Scenarios & Avoiding Errors  
Dawn Kincaid, Brode Consulting Services, Inc.

5/17/2022 **Consumer Lending Series:**  
Consumer Underwriting 101: From Application to Approval  
Jeffery W. Johnson, Bankers Insight Group, LLC

5/18/2022  
Morning **Deposit Ops Series:**  
Handling Trusts & Other Fiduciary Accounts  
Elizabeth Fast, Spencer Fane LLP

5/19/2022 Building a Successful Cross-Selling Platform  
Tim Tivis, Pinnacle Training Group

5/24/2022 Community Reinvestment Act: Preparing for Regulatory Changes  
Dawn Kincaid, Brode Consulting Services, Inc.

5/25/2022  
Morning Enhanced Due Diligence & Risk Assessment of ACH Customers  
Elizabeth Fast, Spencer Fane LLP

6/1/2022  
Morning When a Business Owner Dies, Sells, or Delegates Authority  
Elizabeth Fast, Spencer Fane LLP

6/1/2022  
60 Minutes Faster Payments Basics  
Kimberly Ellis, UMACHA

6/2/2022 Interpreting Call Reports for the Board  
Kira Sexton, CLA

6/7/2022 Measure It to Manage It:  
Understanding Analytics & How to Determine Online Success  
Eric C. Cook, WSI Internet Consulting

6/8/2022  
60 Minutes Building a Better Board  
Philip K. Smith, Gerrish Smith Tuck

6/9/2022  
Morning **ACH Series:**  
Electronic Payment Fraud: When Is Your Institution Liable?  
Elizabeth Fast, Spencer Fane LLP

6/15/2022  
Morning **Frontline Series:**  
Maintaining Business Accounts:  
Changing Principals, Changing Signers, Resolutions, Changing Products & More  
Deborah L. Crawford, Gettechnical Inc.

6/16/2022 Decoding the Examination Process:  
10 Essential Techniques to Thrive During Your Next Exam  
David A. Reed, Reed & Jolly, PLLC

- 6/21/2022  
Morning **Consumer Lending Series:**  
Consumer Lending Collateral Considerations & Documentation  
Elizabeth Fast, Spencer Fane LLP
- 6/22/2022  
Commercial Lending: Risks, Rewards, Controls & Common Mistakes  
Jeffery W. Johnson, Bankers Insight Group, LLC
- 6/23/2022  
Identity Theft Red Flags & FACT Act Compliance  
David A. Reed, Reed & Jolly, PLLC
- 6/28/2022  
Mortgage Loan Origination: Critical Timing Requirements  
Molly Stull, Brode Consulting Services, Inc.
- 6/30/2022  
Morning Overdrafts Under Fire: Clarifying the Confusion  
Dawn Kincaid, Brode Consulting Services, Inc.
- 7/6/2022  
Morning Record Retention in the Digital Age: What to Keep, When to Destroy, What Holds Up in Court?  
Elizabeth Fast, Spencer Fane LLP
- 7/7/2022  
Morning Countdown to ATR/QM Changes Effective October 1, 2022: Preparing Policies & Processes  
Dawn Kincaid, Brode Consulting Services, Inc.
- 7/12/2022 **Deposit Ops Series:**  
Deposit Operations Comprehensive Compliance, Including BSA  
Mary-Lou Heighes, Compliance Plus, Inc.
- 7/13/2022  
Vendor Due Diligence & Effective Vendor Management  
David A. Reed, Reed & Jolly, PLLC
- 7/14/2022  
Morning **Consumer Lending Series:**  
Proper Repossession, Notice & Sale of Non-Real Estate Collateral  
Elizabeth Fast, Spencer Fane LLP
- 7/14/2022 **Call Report Series:**  
Understanding Call Report Regulatory Capital: Standards, Ratios, Risk Weighting  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 7/19/2022  
Morning Advanced Beneficiary & RMD Considerations  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 7/20/2022  
Morning Powers of Attorney In-Depth: Good Faith, Fraud & Fiduciary Capacity  
Elizabeth Fast, Spencer Fane LLP
- 7/20/2022  
Things That Keep Boards Up at Night  
David A. Reed, Reed & Jolly, PLLC
- 7/26/2022  
Record Retention Rules for Zoom, Microsoft Teams, Slack & Other E-Collaboration Platforms  
Nancy Flynn, The ePolicy Institute
- 7/27/2022  
Elevating Your Fraud Prevention Strategies  
Ryan Dutton, SHAZAM, Inc.

- 7/28/2022 **Frontline Series:**  
Morning Checking Account Signature Cards: CIP, IRS & Disclosures  
Deborah L. Crawford, Gettechnical Inc.
- 8/3/2022 CDD: Creating an Effective Program from the Frontline to the Backroom  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 8/4/2022 Securing Collateral Part 1:  
Morning Forms UCC-1 & 3: Filing, Perfection, Amending & Terminating  
Elizabeth Fast, Spencer Fane LLP
- 8/9/2022 Managing a Borrower's Business Through a Loan Agreement  
Jeffery W. Johnson, Bankers Insight Group, LLC
- 8/10/2022 E-SIGN Act: Electronic Loan Document Delivery  
Morning Elizabeth Fast, Spencer Fane LLP
- 8/10/2022 Characteristics of Strong Risk Assessments: Tools to Monitor & Report Results  
Marcia Malzahn, Malzahn Strategic
- 8/11/2022 Compliance with E-SIGN, E-Statements & E-Disclosures  
Nancy Flynn, The ePolicy Institute
- 8/16/2022 Mission TRID: Overcoming Examiner-Cited Mistakes  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 8/17/2022 Managing Zoom, Microsoft Teams, Slack &  
Other Collaboration Platforms with Effective E-Policies  
Nancy Flynn, The ePolicy Institute
- 8/18/2022 WSUD vs. Stop Payment: Definitions, Differences, Compliance  
60 Minutes Kimberly Ellis, UMACHA
- 8/23/2022 Adding the "Wow Factor" to Credit Analysis  
Jeffery W. Johnson, Bankers Insight Group, LLC
- 8/24/2022 Maximizing Recoveries on Charged-Off Loans  
David A. Reed, Reed & Jolly, PLLC
- 8/25/2022 **Frontline Series:**  
Morning Reg CC Check Hold Requirements & Funds Availability  
Deborah L. Crawford, Gettechnical Inc.
- 8/30/2022 The Way Forward to MORE Time:  
60 Minutes How to Manage Your Time, Instead of It Managing You  
Debbie Peterson, Getting to Clarity, LLC
- 9/1/2022 **Consumer Lending Series:**  
Morning Consumer Lending Regulatory Essentials: Fair Lending, UDAAP, Privacy & More  
Elizabeth Fast, Spencer Fane LLP

9/7/2022  
Morning Job-Specific BSA Training for Frontline  
Susan Costonis, Compliance Training and Consulting for Financial Institutions

9/8/2022  
Morning When a Borrower Dies  
Elizabeth Fast, Spencer Fane LLP

9/13/2022  
Morning Traditional & Roth IRA Part 1:  
Eligibility, Contributions, Rollovers & Transfers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

9/14/2022 Top 10 IT Frauds: Risks & Protection Strategies for Financial Institutions  
John Moeller, CLA

9/15/2022 Troubled Debt Restructuring: What Qualifies & Accounting for TDRs as Credit Improves  
Todd A. Sprang, CLA

9/20/2022  
Morning Securing Collateral Part 2:  
Purchase Money Security Interests: Taking Priority Over a Perfected Creditor  
Elizabeth Fast, Spencer Fane LLP

9/21/2022  
Morning Appraisal Reviews: Do You Know What to Look For?  
Dawn Kincaid, Brode Consulting Services, Inc.

9/27/2022  
60 Minutes TRID: Recognizing a Changed Circumstance & Issuing a Revised Loan Estimate  
Molly Stull, Brode Consulting Services, Inc.

9/28/2022 Avoiding UDAAP Claims, Errors & Penalties  
Mary-Lou Heighes, Compliance Plus, Inc.

9/29/2022  
Morning **Frontline Series:**  
Checks, Mobile Deposits, Substitute Checks: Indemnities, Endorsements & Timeframes  
Deborah L. Crawford, Gettechnical Inc.

10/4/2022  
Morning Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks  
Elizabeth Fast, Spencer Fane LLP

10/5/2022 Reg E & the Electronic Fund Transfer Act  
Mary-Lou Heighes, Compliance Plus, Inc.

10/6/2022 Are Safe Deposit Boxes on the Way Out?  
David McGuinn, Safe Deposit Specialists

10/11/2022 **Call Report Series:**  
Call Report Loan Classifications  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

10/12/2022 Images, Video, Audio: What's New & Next for Social Media Platforms?  
Eric C. Cook, WSI Internet Consulting



10/13/2022 Preparing for Examination Under the Mortgage Servicing Rules  
David A. Reed, Reed & Jolly, PLLC

10/18/2022 Traditional & Roth IRA Part 2:  
Morning Distributions, Taxation, Withholding & Penalties  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

10/19/2022 Handling Reg E Disputes Confidently & Compliantly  
60 Min. a.m. Elizabeth Fast, Spencer Fane LLP

10/25/2022 Handling Court-Ordered Accounts:  
Morning Estates, Guardianships, Conservatorships & Bankruptcy  
Deborah L. Crawford, Gettechnical Inc.

10/26/2022 Ability to Repay: Qualified Mortgages & TILA RESPA Disclosures  
Mary-Lou Heighes, Compliance Plus, Inc.

10/27/2022 Robbery Basics & Beyond  
Carol Dodgen, Dodgen Security Consulting

11/2/2022 Job-Specific BSA Training for Lenders  
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions

11/3/2022 SAR Filing Requirements: When, How & Why  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

11/8/2022 Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More  
Morning Elizabeth Fast, Spencer Fane LLP

11/9/2022 IRS Reporting, B Notices, Fines & Penalty Letters  
Morning Deborah L. Crawford, Gettechnical Inc.

11/9/2022 Financial Exploitation & Elder Fraud  
Barry Thompson, Thompson Consulting Group, LLC

11/10/2022 Preparing for FedNow: Technology, Products, Services & More  
60 Minutes Kevin Olsen, VSoft Corporation

11/15/2022 Mortgage Lending Compliance Overview  
Mary-Lou Heighes, Compliance Plus, Inc.

11/16/2022 Social Media: Paid, Owned, Earned  
Patrick W. Dix, SHAZAM, Inc.

11/17/2022 BSA Essentials for the Board & Senior Management  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

11/29/2022 Best Practices for Performing Quality-Control Loan Reviews  
Jeffery W. Johnson, Bankers Insight Group, LLC

12/1/2022 Morning	Board Secretary Procedural & Compliance Responsibilities Dawn Kincaid, Brode Consulting Services, Inc.
12/6/2022	Reg E Requirements for Debit Card Error Resolution Michele L. Barlow, Macha/PAR
12/7/2022 Morning	When a Depositor Dies Elizabeth Fast, Spencer Fane LLP
12/8/2022 60 Minutes	Managing Your Mobile RDC Program Kimberly Ellis, UMACHA
12/13/2022 Morning	Consumer Account Documentation: Best Practices Dawn Kincaid, Brode Consulting Services, Inc.
12/14/2022 60 Min. a.m.	FedNow Risk Assessments & Fraud Controls Kevin Olsen, VSoft Corporation

### **Webinar Times**

Most webinars are held at 2:00 p.m. Central.  
Morning webinars are held at 10:00 a.m. Central.  
Check brochure copy for times.