

NOW IN ITS 30TH YEAR!

COMPLIANCE

## Community Bankers for Compliance

*Providing practical and user-friendly compliance techniques relating to all areas of compliance.*

Springfield, IL

October 30, 2018

January 29, 2019

April 30, 2019

July 30, 2019

Lisle, IL

October 31, 2018

January 30, 2019

May 1, 2019

July 31, 2019

Sponsored By:



Presented By:



Young & Associates, Inc.

# Community Bankers for Compliance



Community Bankers Association of Illinois (CBAI) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). Now in its 30th year, the CBC Program is the most successful and longest running compliance training program in the country.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

## ***Basic Membership to the CBC Program consists of the following:***

**Quarterly Seminars.** A compliance seminar is provided each quarter. Each seminar begins with Regulatory Update, which allows persons new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. Each person attending the program will receive a detailed manual, written in full narrative, that they can take back to the bank as a reference and training tool.

**Monthly Newsletter.** The Compliance Update newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

**Compliance Hotline.** Members of the program may call the Young & Associates' toll-free number or visit their Web site for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.

**CBC Members Only Web Page.** This web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. On it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

## **Dates and Locations**

CBAI dates and locations for the CBC Program are as follows:

**Crowne Plaza  
Springfield, IL**

**October 30, 2018**

**January 29, 2019**

**April 30, 2019**

**July 30, 2019**

**Hilton Lisle/Naperville  
Lisle, IL**

**October 31, 2018**

**January 30, 2019**

**May 1, 2019**

**July 31, 2019**

Registration begins at 8:30 a.m.  
Each seminar runs from 9:00 a.m. to  
approx. 4:00 p.m.

## **CBC Enhanced Program**

In recognition of the rapidly changing regulatory landscape, CBAI will once again offer additional services for the coming year with the CBC Enhanced Program.

## **Program Flexibility**

To assure that CBC member banks are getting the most out of their memberships (whether it be the Basic CBC Program or the CBC Enhanced Program), the program is designed with flexibility in mind. We realize that job responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

## **Who Should Attend**

The focus of the CBC is always regulatory compliance. It is essential that your bank's compliance officer attend. But because regulatory compliance should be approached from a team perspective, many banks find it extremely beneficial to send additional employees to sessions on topics that relate directly to their positions in the bank. These employees typically come from the customer service, lending, or operations departments in the bank. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.

# Community Bankers for Compliance

## Regulatory Approval

The Community Bankers for Compliance Program has passed the test of regulatory scrutiny. After the original program was developed in other states, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality.

## Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult, though, to listen to a speaker and write detailed notes at the same time. For this reason, the CBC Program manuals are written in full narrative. This also enables the banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees.

## Risk Management

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor compliance internally. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.



## Practical Solutions

Most community banks do not have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program will provide practical, user-friendly compliance techniques and explain how they can be related to all areas of compliance. For example, setting up compliance files, developing training programs, responding to the examinations, and resolving disputes are among the areas that are reviewed.

## Participant Interaction

The CBC Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

## About the Young & Associates, Inc. Instructors for the CBC Program



**Bill Elliott, CRCM, Sr. Consultant and Manager of Compliance.** With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

**Dale Neiss, CRCM, Consultant.** Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Prior to his Denver banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.



# Community Bankers for Compliance

Please check appropriate box(es).

## CBC PROGRAM MEMBERSHIP OPTIONS

### CBC Basic Program (LEVEL 1):

- \$1,550 for the first person for CBAI members.
- \$450 for each additional person for CBAI members.
- \$3,100 for the first person for non-CBAI members.
- \$1,350 for each additional person for non-CBAI members

### CBC Enhanced Program (LEVEL 2):

- \$800 additional charge to your CBC Basic Program Membership.

## INDIVIDUAL CBC SEMINAR SESSION FEES

- \$400 for the first person for CBAI members.
- \$210 for each additional person for CBAI members.
- \$800 for the first person for non-CBAI members.
- \$420 for each additional person for non-CBAI members.

### Dates and Locations

Crowne Plaza - Springfield, IL

**October 30, 2018**

**January 29, 2019**

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**July 30, 2019**

Hilton Lisle/Naperville - Lisle, IL

**October 31, 2018**

**January 30, 2019**

**May 1, 2019**

**July 31, 2019**

Registration begins at 8:30 a.m.  
Each seminar runs from 9:00 a.m. to  
approx. 4:00 p.m.

## REGISTRATION FORM

Designated Banker:

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

*E-mail address is required for registration.*

Additional Delegates:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ I have special needs, please contact me before the seminar.

*Please select your payment method:*

\_\_\_ Check Enclosed \_\_\_ Pay at Door \_\_\_ Check in Mail \_\_\_ Credit Card\*

\* If paying by credit card (Visa and MasterCard accepted), please fill out the following information:

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card # \_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

Total Amount Enclosed: \$ \_\_\_\_\_

Check here to receive the *Compliance Update* newsletter via e-mail.

*For additional information, call:*

*Tracy McQuinn* - Senior Vice President of Education  
and Special Events,

*Valerie Johnston* - Vice President

*Melinda McClelland* - Vice President,

*Tina Horner* - Administrative Assistant

*Jennifer Nika* - Administrative Assistant

Department of Education and Special Events at  
1-800-736-2224 for banks in Illinois or (217) 529-2265,  
or *Terry Griffin* - Chicago area Vice President,  
at (708) 714-3333. Fax number: (217) 585-8738.

# Community Bankers for Compliance

## **CBC Basic Program Membership (LEVEL 1):**

- Membership includes the following services:
- Four quarterly seminars (subjects to be determined by Young & Association, Inc.)
- Hotline services for all CBC members via telephone and internet
- Monthly Compliance Update Newsletter (sent electronically only)
  - Compliance Update includes an ongoing monthly update to the compliance calendar
- Access to CBC Members Only Web Page

## **CBC Enhanced Program Membership (LEVEL 2):**

### ***Membership includes all LEVEL 1 services, PLUS:***

- Weekly emailed Compliance News Flash listing all new pronouncements
  - Guarantees that you will not “miss” something
  - Includes brief descriptions and potential bank departmental impacts
  - Includes web site addresses for each pronouncement
- \$200 credit toward the purchase of individual Young & Associates, Inc. compliance products purchased during the CBC program year.
- Recorded Quarterly Regulatory Update:
  - Helps those CBC members who are not always able to attend live CBC seminars to stay on top of current regulatory events.
  - Available for download for 90 days from time of website posting.
  - Notification given to all CBC Enhancement members at time of website posting.
  - Recorded Regulatory Update placed in a password protected area of the CBC Enhanced Members Only Web Page.
- Quarterly Conference Call for all CBC Enhanced Members. Topics will include suggestions from you as well as updates from the Young & Associates, Inc. staff. The calls will be interactive – all participants will be able to share important information with other attendees. Notification of date and time of each quarterly conference call will be given approximately 10 days from conference call date.

## **CBC Program Membership Options**

### **CBC Basic Program Membership (LEVEL 1):**

- \$1,550 for the first person for Community Bankers Association of Illinois (CBAI) members.
- \$450 for each additional person for CBAI members.
- \$3,100 for the first person for non-CBAI members.
- \$1,350 for each additional person for non-CBAI members

### **CBC Enhanced Program Membership (LEVEL 2):**

- \$800 additional charge to your CBC Basic Program Membership.