



*Compliance Institute provides up-to-date information on compliance developments in bank regulations!*

**Session I:**

January 17 & 18, 2018 - Operations / Deposit Compliance  
**SHAZAM Education Center**  
**CBAI Headquarters, Education Center, Springfield, IL**

**Session II:**

June 12, 13, & 14, 2018 - Lending Compliance  
**SHAZAM Education Center**  
**CBAI Headquarters, Education Center, Springfield, IL**

*Presented By:*



*Sponsored By:*



# 2018 Compliance Institute

## Compliance Challenge

Every community bank is faced with a bewildering array of ever-changing regulations. While all banks strive to be in compliance, the regulatory requirements can seem overwhelming. Most banks do not have the time or money to build elaborate compliance systems. The problem is getting the right information at the right time and finding a cost-effective approach to managing compliance.



## Practical Solution

In response to this need, Community Bankers Association of Illinois is once again sponsoring the Compliance Institute. The Compliance Institute provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for maintaining your in-bank compliance program. Additionally, it provides a forum where bank compliance officers can discuss issues and exchange ideas with other community bankers.

## Compliance Institute



In this fast changing environment, there is a need for a basic, introductory class for those compliance officers who are either new to banking or new to their positions. To meet this need, we have created a comprehensive compliance

program that is divided into two separate sessions (**Session 1: Operations/Deposit Compliance and Session 2: Lending Compliance**). Each session is designed to provide a comprehensive understanding of the major regulatory compliance regulations that have been determined to be “must knows” for compliance officers.

New compliance officers, internal auditors, compliance back-up personnel, and other bank employees who want to be comfortable with the compliance regulations should attend this informative program. This program is also an excellent “refresher” for experienced compliance personnel.

**This year, due to the massive size of the regulations, Regulation Z (Truth in Lending) will be covered in its entirety in a separate program called Reg Z University. This three-day Reg Z University will be offered April 16-18, 2018.**

## Dates and Location

### January 17 & 18, 2018

#### Session I:

#### Operations and Deposit Compliance

SHAZAM Education Center  
CBAI Headquarters  
901 Community Dr.  
Springfield, IL 62703

#### Hotel Reservations:

Baymont Hotel in Springfield at  
217.529.6655.

Special room rate - \$63.00

Registration: 8:30 AM on the first day

Seminar: 9:00 AM - 4:30 PM each day

### June 12, 13, & 14, 2018

#### Session II:

#### Lending Compliance

SHAZAM Education Center  
CBAI Headquarters  
901 Community Dr.  
Springfield, IL 62703

#### Hotel Reservations:

Baymont Hotel in Springfield at  
217.529.6655.

Special room rate - \$63.00

Registration: 8:30 AM on the first day

Seminar: 9:00 AM - 4:30 PM each day

# 2018 Compliance Institute

## Interactive

The program is designed to assist the attendees in getting timely answers to their questions. We encourage bankers to be active participants by bringing questions, and concerns for review by the group. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

## Flexible Format

The Compliance Institute has been designed to provide maximum flexibility to the bank. Attendees can attend one or both sessions depending upon their individual needs and/or the bank's needs. This will allow for more customized compliance training and will maximize this valuable compliance training opportunity.

## AGENDA

### Session I: Operations/Deposit Compliance

- Compliance Management
- Privacy of Customer Information
- Fair Credit Reporting Act
- Customer Identification Program
- Bank Secrecy Act
- Regulation D: Reserve Requirements (NOW and Savings Accounts only)
- Regulation DD: Truth in Savings Act
- Regulation CC: Expedited Funds Availability Act
- Regulation E: Electronic Funds Transfer Act
- Final Test

### Session II: Lending Compliance

- Regulation B and the Fair Housing Act: Fair Lending
- Regulation X: Real Estate Settlement Procedures Act
- National Flood Insurance Program
- Regulation C: Home Mortgage Disclosure Act
- Compliance Management
- Privacy of Customer Information
- FCRA and Regulation V (Lending portion only)
- Customer Identification Program (BSA)
- Final Test

## Presenters

### ***Bill Elliott, CRCM, Senior 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, CO 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.

**Registration Fees:**

***Both Session I (January 17 & 18, 2018) and Session II (June 12, 13, & 14, 2018):***

- \$1,115 per person for banks who are members of CBAI.
- \$2,230 per person for banks who are prospective members of CBAI.

***Session I only (Operations/Deposit Compliance) January 17 & 18, 2018:***

- \$450 per person for banks who are members of CBAI.
- \$850 per person for banks who are prospective members of CBAI.

***Session II only (Lending Compliance) June 12, 13, & 14, 2018:***

- \$870 per person for banks who are members of CBAI.
- \$1,740 per person for banks who are prospective members of CBAI.

**Designated Banker:**

Bank Name \_\_\_\_\_

Attendee Name \_\_\_\_\_

Both Session I & II    Session I: Oper/Dep Only    Session II: Lending Only

Attendee Name \_\_\_\_\_

Both Session I & II    Session I: Oper/Dep Only    Session II: Lending Only

Attendee Name \_\_\_\_\_

Both Session I & II    Session I: Oper/Dep Only    Session II: Lending Only

Address \_\_\_\_\_

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

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

E-mail(s) \_\_\_\_\_

(E-mail address required for registration)

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*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.

