

2019 COMPLIANCE INSTITUTE



A comprehensive compliance program for those compliance officers who are either new to banking or new to their positions.

Session I:

January 15 & 16, 2019

Operations / Deposit Compliance

SHAZAM Education Center

CBAI Headquarters, Education Center, Springfield, IL

Session II:

March 19, 20, & 21, 2019

Lending Compliance

SHAZAM Education Center

CBAI Headquarters, Education Center, Springfield, IL

Presented By:



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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.

The “final test” is designed to help the student to self-assess their compliance knowledge. The information is not shared with any third party.

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 in April 2019.

Dates and Location

January 15 & 16, 2019

Session I: Operations/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

March 19, 20, & 21, 2019

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

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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 (Operations Issues only)
- 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 40 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.

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Registration Fees:

Both Session I (January 15 & 16, 2019) and Session II (March 19, 20, & 21, 2019):

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

Session I only - Operations/Deposit Compliance (January 15 & 16, 2019):

- \$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 (March 19, 20, & 21, 2019):

- \$870 per person for banks who are members of CBAI.
- \$1,470 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)

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

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Jennifer Nika - Vice President

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or Terry Griffin - Chicago area Vice President, at (708) 714-3333 or Fax number: (217) 585-8738