



***Introductory class for compliance officers
who are new to lending areas of banking!***

April 10, 11, 12, & 13, 2017

**SHAZAM Education Center
CBAI Headquarters, Education Center, Springfield, IL**

Presented By:



Sponsored By:



2017 Lending Compliance Institute



The 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 sponsoring the Community Bankers for Compliance Program (CBC). Now in its 28th year, the CBC 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.

Lending Compliance Institute

As the Community Bankers for Compliance Program has evolved, it has become clear that there is a need for a basic, introductory class for those compliance officers who are either new to banking or new to their positions especially in the lending areas. To meet this need, we have created a comprehensive lending compliance program. The program is designed to provide a comprehensive understanding of the major regulatory lending compliance regulations that have been determined to be “must knows” for compliance officers.

Who Should Attend?

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.

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.

DATES AND LOCATION

April 10, 11, 12, & 13, 2017

SHAZAM Education Center - CBAI Headquarters
901 Community Drive, 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 (Monday - Wednesday) and 9:00 AM - 3:00 PM (Thursday)

2017 Lending Compliance Institute

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.

Adam Witmer, CRCM, Senior Consultant



Adam Witmer is a Senior Consultant with Young & Associates, Inc. where he focuses on regulatory compliance. Adam is a popular speaker who tries to make compliance fun by providing real life stories that apply to the topic at hand. He conducts seminars for state banking associations throughout the United States, provides in-bank training for clients, delivers keynote speeches, and puts on compliance webinars. In addition to compliance education, Adam serves client banks in the Midwest through consulting and by writing articles for various publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of internal audit, deposit and loan operations, retail banking, and secondary market lending. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

AGENDA

Lending Compliance

Monday, April 10, 2017

Tuesday, April 11, 2017

Wednesday, April 12, 2017

Thursday, April 13, 2017

Registration: 8:30 AM on the first day

Seminar: 9:00 AM - 4:30 PM on

Monday - Wednesday

9:00 AM - 3:00 PM on Thursday

- Regulation Z: Truth in Lending
- 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

A Commitment to You

We take pride in knowing that the Lending Compliance Institute has been developed to meet the unique needs of the community bank. Therefore, it is through the high standards that the Community Bankers Association of Illinois has developed over the years that we ask you to join us in this program.

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Registration Fees:

- \$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 _____

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.

Please select your payment method:

Check Enclosed Pay at Door Check in Mail Credit Card*

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

Name as it reads on card _____

Company name on card _____

Billing address of card _____

Card number _____ Expiration date _____ 3-digit code _____

Total Enclosed: \$ _____

For additional information, call:

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

Valerie Johnston - Vice President, Melinda McClelland - Vice President,

Rebecca Ridgeway - 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.