

# Banking Essentials

Presented by CBAI, this four-day series (or one-day seminars), provides a complete overview of community banking for the newer employee.



CBAI Headquarters, Springfield

Third Quarter

February 21, 2012

Fourth Quarter

February 22, 2012

# Banking Essentials

*"Jim Rechel is a great speaker and has the work experience to back-up his session topics."*

Clayton Graven,  
DeWitt Savings Bank, Clinton  
(Mowequa branch)

*"The review of the regulations was a nice refresher. I also gained a better understanding of FDIC Insurance."*

Christina Lomelino,  
Loan Officer  
First National Bank of  
Arenzville,  
(South Jacksonville branch)

*"The energy, humor, and real-life scenarios provided by Jim Rechel made the presentation entertaining and memorable."*

Charla Windau, Secondary  
Market Administrator,  
First National Bank, Staunton

*"Jim was able to use interesting real-life examples to help gain an understanding of bank security, compliance, and customer service."*

Eric Renn,  
Loan Officer,  
Lisle Savings Bank

*"Jim Rechel presented the material in an interactive and professional demeanor. I would recommend him for any seminar."*

Gerry Roark,  
Management Trainee,  
Bank of Stronghurst

The Community Bankers Association of Illinois (CBAI) is pleased to present quarters three and four of "Banking Essentials," four one-day seminars offered in Springfield. *A must for the newer community bank employee*, this series is designed to provide a complete knowledge of banking principles and operations. It is also geared toward veteran employees as a refresher course. The four quarters are structured as two, two-day sessions, to cut down on travel for your convenience. As such, quarters one and two are offered on consecutive days in August and quarters three and four are offered on consecutive days in February. All seminars are held at the CBAI Headquarters in Springfield.

This program also boasts a staff of instructors who are not only popular CBAI speakers, but also some of the best presenters in the banking field with Adam Witmer, Jim Rechel, Cletus Bulcher, and Jim Kleinfelter.

While it is recommended that the individual attend all four quarters of the series to receive an entire overview of banking, each quarter's material stands alone; one quarter is not a prerequisite for another. From year to year, CBAI plans to offer the same quarterly curriculum, so you may register an employee for the series beginning with any quarter. However, if you want your staff to learn about the material we're presenting in a particular quarter, the program provides a thorough education and may be attended as a stand-alone class.

Series registrants cannot carry over funds to the next year. If you cannot attend one of the quarters, another individual from the bank may be sent as a replacement or that quarter's manual will be sent and funds will be forfeited.

**Who Should Attend?** Any and all bank staff with up to five years' experience or veteran employees who are looking for a refresher course.

## Certificate of Completion:

CBAI will award a Certificate of Completion to any student who attends all four quarters in any sequence.

More information regarding the August series, "Analyzing the Bank and the Banking System" and "What is a Bank?" will be distributed in June.

## Dates and Location

February 21, 2012  
(3rd Quarter)  
February 22, 2012  
(4th Quarter)

CBAI Headquarters  
901 Community Drive  
Springfield, IL  
217/529-2265

# 3<sup>rd</sup> Quarter

# 4<sup>th</sup> Quarter

## Regulatory Guidelines &

## Integrated Bank Security,

### Examinations

#### A SHORT HISTORY OF BANKING

#### THE FEDERAL RESERVE SYSTEM

- Creation, purpose, and structure
- Services
- Regulations
- Bank holding companies

#### BANK EXAMINATIONS

- The different regulatory agencies
- Preparing for exams (request letter) and the examiner in charge
- CAMELS and Safety & Soundness Exams
- Compliance exams
- Exit interviews after exams
- Supervisory actions (MOUs, Cease & Desist Orders)
- The employee's role

#### OVERVIEW OF FDIC DEPOSIT INSURANCE

- Categories of ownership
- Required bank records
- Most common errors in setting up accounts

#### BOARD RESPONSIBILITIES AND SUPERVISION

### Compliance, & Customer Service

#### BANK SECURITY AND THE BANK PROTECTION ACT

- Purpose of the Bank Protection Act
- Provisions of the Act
- Security program components
- Reporting requirements
- Suspicious Activity Reporting

#### SECURITY RELATED COMPLIANCE ISSUES

- Determining the Acts related to security (Bank Secrecy Act, Patriot Act, FACT Act, Red Flags Act, Privacy Act, Information Security etc.)
- Defining the Acts provisions  
Integrating the Acts with the Bank Protection Act

#### CONVERGENCE OF CUSTOMER SERVICE AND SECURITY

- Defining customer service
- Developing customer service skills
- Handling upset customers
- Six steps to exceed customer expectations

#### FRAUD TRENDS IN THE MARKETPLACE OF TODAY AND TOMORROW

- Issues affecting community banks
- Fraud trends in community banks
- Challenges presented by technology
- Challenges presented by terrorism

## Speakers

Adam Witmer, compliance consultant with Young & Associates, Inc., serving client banks in the Midwest, leads the third quarter. Having nearly 10 years of experience in banking, he performs in-bank compliance consulting, conducts compliance training, and writes articles for various compliance publications. Prior to joining Young & Associates, Inc., Witmer served as an officer and Director of Compliance for a multi-bank holding company in the Midwest. He has held the titles of compliance officer, BSA Officer, and CRA officer for multiple banks, and has experience in the areas of compliance, training, internal audit, privacy, deposit and loan operations, retail banking, and secondary market lending. He earned the designation of Certified Regulatory Compliance Manager (CRCM) from the Institute of Certified Bankers. Witmer holds a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech, Indianapolis.

James D. Rechel, president of The Rechel Group, Inc., which specializes in security intervention solutions, leads the fourth quarter. Rechel was director of bank protection for Fifth Third Bank in Cincinnati, Ohio, and had responsibility for the fraud prevention and investigation program for the credit-and debit-card portfolio. Prior to this, Rechel held various positions within the bank protection department, and was a loan officer for Fifth Third Bank, he was a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies, and narcotics cases. He is a past board member of the American Society for Industrial Security (ASIS) and the International Association of Financial Crimes Investigators (IAFCI). Rechel has a bachelor's degree in business administration from the University of Cincinnati, and graduated from the FBI Academy in 1985, prior to his assignment as an FBI agent in Selma, Alabama.

# Registration Fees

“Banking Essentials” is priced for maximum flexibility. The bank receives a significant discount by registering for the entire series. The bank may send the same person or a different individual for each quarter. Furthermore, the bank’s registrant may attend any of the quarters as a single seminar.

	*Early Bird	Regular
<b>BANKING ESSENTIALS SERIES</b>		
<b>Member</b>		
One Person	\$745	\$795
Two or More	\$705 each	\$750 each
<b>**Prospective Member</b>		
One Person	\$1,345	\$1,395
Two or More	\$1,305 each	\$1,345 each
<b>INDIVIDUAL SESSION</b>		
<b>Member</b>		
One Person	\$215	\$245
Two or More	\$195 each	\$205 each
<b>**Prospective Member</b>		
One Person	\$365	\$395
Two or More	\$345 each	\$355 each



*CDD members receive a 10% discount.* Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

\*Early-bird registration fees apply to those individuals registering one month prior to the date of the program. Persons registering after this date must pay the regular registration fee. Late registrants cannot be guaranteed admission if seminars reach capacity. Registrants cancelling two days prior to each seminar will receive 100% refund; less than two days, 50%; the day of the seminar, no refund. **Cancellations must be received in writing prior to the seminar date. Invoices and manuals will be sent to all “no-shows.”** Series registrants cannot carry over funds to the next year. **Substitutions are encouraged.**

\*\*Only financial institutions/firms eligible for CBAI membership. Please note that CBAI does not mail confirmation letters, but feel free to call the Association headquarters to confirm your registration.

## For More Information

## Agenda

Tracy McQuinn, Senior Vice President  
 Valerie Johnston, Vice President  
 Melinda McClelland, Vice President  
 Rebecca Ridgeway, Administrative Assistant  
 Jennifer Nika, Administrative Assistant  
 Department of Education & Special Events  
 800/736-2224 217/529-2265  
 Fax: 217/585-8738  
 Terry Griffin,  
 Vice President Chicago Area  
 708/714-3333

8:30 a.m. . . . . Registration  
 9 a.m. . . . . Education  
 Noon . . . . . Lunch  
 1 p.m. . . . . Education  
 4 p.m. . . . . Adjourn

# Registration Form

## BANKING ESSENTIALS SERIES

Please check the dates of the seminar(s) you plan to attend.

### CBAI Headquarters, Springfield

\_\_\_ February 21, 2012 — “Regulatory Guidelines and Examinations”

\_\_\_ February 22, 2012 — “Integrated Bank Security, Compliance, and Customer Service”

\_\_\_ August 7, 2012 — “What is a Bank?”

\_\_\_ August 8, 2012 — “Analyzing the Bank and the Banking System”

### Please Print

Name of Bank \_\_\_\_\_ Tel No. \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Name of Registrant(s):

\_\_\_\_\_  
\_\_\_\_\_

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

### Please select your payment method.

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

*\*If you are paying by credit card, please fill out the following information.*

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Company Name on Card \_\_\_\_\_ Expiration Date \_\_\_\_\_

Billing Address of Card \_\_\_\_\_



#### Mail it in:

CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



#### Fax it in:

(217) 585-8738



#### Call it in:

(217) 529-2265



#### Click it in:

[www.cbai.com](http://www.cbai.com)

## Confirmations/Accommodations

## Cancellations

Please note that CBAI does not mail confirmation letters, but feel free to call the Association headquarters to confirm your registration.

For hotel reservations, call the Baymont Inn at 217/529-6655 and identify yourself as a CBAI attendee. CBAI rates are \$63 plus tax for single or double occupancy.

Registrants cancelling two days prior to each seminar will receive 100% refund; less than two days, 50%; the day of the seminar, no refund. All cancellations must be made in writing prior to the seminar date. Invoices and manuals will be sent to all “no shows.” Cancellations will not be accepted for series registrants, but substitutions are welcome.