



Community Bankers for Compliance 2019

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

Indianapolis, IN

February 12 & 13, 2019

May 7 & 8, 2019

August 6 & 7, 2019

November 5 & 6, 2019

Ft. Wayne, IN

February 14, 2019

May 9, 2019

August 8, 2019

November 7, 2019

Sponsored By:



CENTER FOR
PROFESSIONAL DEVELOPMENT

Presented By:



Young & Associates, Inc.

Community Bankers for Compliance 2019



Indiana Bankers Association is pleased to once again sponsor the annual Community Bankers for Compliance Program (CBC). Presented by Young & Associates, Inc., the CBC Program continues to be the longest running compliance training program in the country.

The CBC Program will allow your bank to stay up-to-date on the ever-changing bank regulations, and will give guidance for structuring and maintaining your in-bank compliance program. Bankers who are responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Membership to the CBC Program consists of the following:

Quarterly Seminars. A compliance seminar is provided each quarter. The 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 on the Internet for compliance questions that arise on a daily basis. Young & Associates has many qualified compliance 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 CBC Program. In it you will find timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

Dates & Locations

IBA will be offering the CBC Program as follows:

February 12 & 13, 2019

May 7 & 8, 2019

August 6 & 7, 2019

November 5 & 6, 2019

IBA Center for Professional Development

8425 Woodfield Crossing Blvd.

Suite 155E

Indianapolis, IN 46240

February 14, 2019

May 9, 2019

August 8, 2019

November 7, 2019

The Landmark Conference Centre

6222 Ellison Rd.

Ft. Wayne, IN 46804

Registration begins at 8:30 am.

Each seminar runs from 9:00 am until 3:00 pm.

CBC Enhanced Program

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

Program Flexibility

To assure that CBC member banks are getting the most out of their memberships, 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 on 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 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.

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Regulatory Approval

The CBC 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.

Michelle R. Graber, CRCM, Senior Consultant. Michelle Graber has over 25 years of community banking experience. As a compliance consultant at Young & Associates, Inc. she specializes in all areas of regulatory compliance, where she conducts compliance reviews, facilitates compliance seminars and workshops, and responds to client inquiries and compliance issues. Prior to joining Young & Associates, Inc., Michelle spent 19 years as a compliance officer at two community banks. She has served as CRA Officer, been a lender for consumer, commercial, and mortgage loans, and has served as branch manager for numerous branch locations, including branch administration and development. Michelle holds a BA in Public Relations from the University of Toledo and is a Certified Regulatory Compliance Manager.

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.



Community Bankers for Compliance 2019

Please check appropriate box(es).

CBC Basic Program Membership:

- \$1,350 for the first person for IBA members.
- \$450 for each additional person for IBA members.
- \$2,700 for non-IBA members.

Individual CBC Seminar Session Fees:

- \$350 for the first person for IBA members.
- \$180 for each additional person for IBA members.

Surcharge of 100% for Non-Members

CBC Enhanced Program Membership:

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

Please check the date and location you wish to attend for each quarter.

First Quarter:

- February 12, 2019**
Indianapolis
- February 13, 2019**
Indianapolis
- February 14, 2019**
Ft. Wayne

Second Quarter:

- May 7, 2019**
Indianapolis
- May 8, 2019**
Indianapolis
- May 9, 2019**
Ft. Wayne

Third Quarter:

- August 6, 2019**
Indianapolis
- August 7, 2019**
Indianapolis
- August 8, 2019**
Ft. Wayne

Fourth Quarter:

- November 5, 2019**
Indianapolis
- November 6, 2019**
Indianapolis
- November 7, 2019**
Ft. Wayne

Designated Banker:

Name _____
 Bank _____
 Address _____
 City _____ State ____ ZIP _____
 Telephone _____ Fax _____
 Cell Phone (in case of bad weather): _____
 Email Address: _____

Additional Delegates:

Name: _____
 Email Address: _____
 Name: _____
 Email Address: _____

Total Enclosed: _____ Please bill me Request CPE certificates

Please select one!

I prefer printed manual I prefer electronic manual

Credit Card Information: MasterCard VISA American Express

Card Holder Name: _____
 Credit Card Number: _____
 Expiration Date: _____ Billing ZIP Code: _____
 Card Holder Signature: _____

Refund Policy: Due to our commitments, the price is inclusive of all four sessions. A full refund for the CBC Series will be given for cancellations received two days prior to the first session.

Green Statement: In an effort to reduce waste and decrease the use of paper products at each seminar, we are now offering the manuals electronically. We will provide each manual in a PDF format that you can download and save to your computer and/or laptop. One week prior to each seminar, you will be provided with a web link to each manual.

Please return registration form along with payment to:

**IBA Foundation Inc., 8425 Woodfield Crossing Blvd., Suite 155E,
 Indianapolis, IN 46240
 FAX: (317) 333-7140**

For additional information, call:

Laurie Rees, VP of Education and Training, Indiana Bankers Association, at 317-387-9380

For question, please email to: LRees@indianabankers.org

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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.

Please contact the IBA office if interested at 317.387.9380.