

COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Banks to Achieve In-House
Regulatory Compliance*



March 14, 2024
May 9, 2024
August 8, 2024
November 7, 2024



The Henry Center at
Michigan State University
3535 Forest Road
Lansing, MI 48910

Virtual Option Available

PRESENTED BY



SPONSORED BY



ABOUT THE CBC PROGRAM

Community Bankers of Michigan (CBM) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country. The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Basic membership to the CBC Program consists of the following:



Quarterly Seminars

A compliance seminar is provided each quarter. Each seminar begins with the Regulatory Update, which allows bankers new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. The main 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, which they can utilize at the bank as a reference and training tool.



Monthly Newsletters

CBC Program members will receive The Compliance Update newsletter electronically at the beginning of each month. The newsletter provides an update of compliance issues that impact community banks.



Compliance Hotline

Members of the program may call the Young & Associates' toll-free number (800) 525-9775 option 2 or visit their website (www.younginc.com/contact-us) for compliance questions that may arise. Young & Associates has many qualified professionals available to answer compliance related questions. This service ensures your bank is just a click or phone call away from the information needed to answer compliance questions.



CBC Members-Only Web Page

This web page (www.younginc.com/cbclogin-2/) is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. A user ID and password are provided to each CBC Member annually. CBC Members have access to the latest information from the regulatory agencies on this page, in addition to the Compliance Update Newsletters which is provided monthly by Young & Associates Inc. This information can be used to enhance the regulatory compliance function at your bank.

Premier CBC Programs:



CBC Extended Regulatory Update Program

Stay ahead of the curve with our CBC Extended Regulatory Update, delivering a comprehensive quarterly series of in-depth webinars based on the latest Regulatory Update topics. These webinars are tailored to cater to various job functions within your bank and remain accessible on-demand for approximately 90 days following the live seminar date, ensuring that you can access them at your convenience.



CBC Enhanced Program

Elevate your banking experience with the CBC Enhanced Membership, unlocking a plethora of benefits, including weekly updates on the most recent announcements, a quarterly virtual consultation call, exclusive discounts on compliance policies (with one discount available per CBC member per year), and more!

ABOUT THE CBC PROGRAM



Who Should Attend

The focus of the CBC Program is always regulatory compliance. It is essential that your bank's compliance officer attend. However, regulatory compliance should be approached from a team perspective, many banks find it extremely 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 Program has been priced to enable your bank to send additional employees at a substantial savings.



Regulatory Approval

The Community Bankers for Compliance 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. All sessions will be available for CRCM credit through American Bankers Association (ABA).



Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult 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 attendee to take the materials to the bank as a reference to the regulations and as a training manual for other employees. Prior to the session, you will be sent the manuals electronically. You may print them or download them to your own electronic device for use at the session. We will not have extra copies available, unless previous arrangements have been made.



Participant Interaction

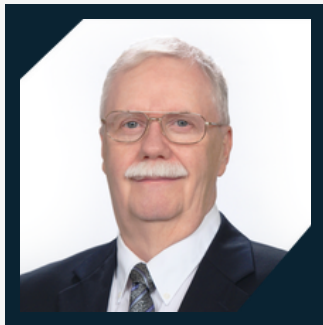
The CBC Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for 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.



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.

MEET THE TEAM



Bill Elliott, CRCM

Director of Compliance Education
Young & Associates

Bill Elliott has more than 40 years of banking experience. As a senior consultant and Director of Compliance Education at Young & Associates, Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has 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 administration, credit administration, collections and commercial loan workout.



Sharon Bond, CRCM

Consultant
Young & Associates

Sharon Bond is a consultant in the compliance department at Young & Associates, where she specializes in consumer compliance. Sharon works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.



Dale Neiss, CRCM

Consultant
Young & Associates

Dale Neiss is a consultant with Young & Associates. With more than 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 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., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) and earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

CBC MEMBER LEVELS & FEES

CBC Program Member Fees

Please check appropriate box(es).

CBC Basic Program Level 1

- \$1,950 one person from CBM member banks
- \$2,900 for two people from CBM member banks

Extended Regulatory Update Level 2

- \$600 additional charge to your CBC Basic Program Membership

CBC Enhanced Program Level 3

- \$900 additional charge to your CBC Basic Program Membership

Individual Session Fees

- \$295 for additional attendees (CBC MEMBERS ONLY)
- \$495 for the first attendee (CBM member but not a CBC Member)
- \$375 for additional attendees (CBM Members)

Recording Link**

**Not a member of the CBC program and would like to purchase individual recording per session?

- \$595 flat fee - no certificates provided for those who purchase the recording link only
- \$295 fee if you send a paid attendee to the CBC session

Cancellation Policy

Cancellations must be received within 5 or more business days prior to the day of an educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome.

DESIGNATED BANKER

Name	<input type="text"/>		
Bank	<input type="text"/>		
Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
Zip	<input type="text"/>		
Phone	<input type="text"/>		
Email	<input type="text"/>		
<i>Email is required for registration.</i>			
Additional Delegate(s) Name(s)	<input type="text"/>		
Additional Delegate(s) Email(s)	<input type="text"/>		
Require Special Accommodations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

PAYMENT

Payment Method Check Enclosed Invoice Me Credit Card*

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

Name on Card	<input type="text"/>		
Card Number	<input type="text"/>		
Expiration	<input type="text"/>	CVC	<input type="text"/>



March 14, 2024
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The Henry Center at
Michigan State University
3535 Forest Road
Lansing, MI 48910



For additional information, contact Sarah Cook:

Community Bankers of Michigan
830 West Lake Lansing Road, Suite 250
East Lansing, MI 48823
(517) 336-4430 / info@cbofm.org



CBC PROGRAM

HIGHLIGHTS & ADDITIONAL INFORMATION

Location: The Henry Center at Michigan State University 3535 Forest Road, Lansing, MI. This will allow us to offer you the best possible experience. All 2024 sessions will be available in- person or virtual.

Our sessions will be fully hybrid. We will offer virtual attendees a real time learning experience. You may join the CBC session live and learn with the group in real time. You will be able to ask questions via the chat box.

CBC Basic Program Membership (LEVEL 1):

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Y&A)
- Hotline services for all CBC members via telephone and website
- Monthly Compliance Update Newsletter (sent electronically)
 - Compliance Update includes an ongoing monthly update to the compliance calendar
- Access to CBC Members Only Web Page

CBC Extended Regulatory Update (LEVEL2):

Membership includes all LEVEL 1 services, PLUS:

- Recorded IN DEPTH Quarterly Regulatory Update:
- Each subject in the quarterly Regulatory Update is discussed in much greater detail than can occur in the live presentation due to time constraints
- Each subject is presented in its own mini webinar
 - For instance, all lending subjects presented separately, all BSA subjects are presented separately, etc.
- This allow you to share this information with your staff easily, as you will be able to forward them pertinent information only
- Available for download for 90 days from the date of the live seminar
- Recorded Regulatory Update placed in a password protected area of the CBC Enhanced Members Only Web Page

CBC Enhanced Program Membership (LEVEL 3):

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.
- 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.