



2015 Webinar Schedule by Category

AUDITING & ACCOUNTING

- 2/10/2015 FASB/GAAP Update, Including Proposed Modifications to ALLL Calculations
Todd A. Sprang, CliftonLarsonAllen, LLP
- 6/30/2015 Top 10 Deficiencies in Audit Findings from Regulators & External Auditors
Charlie Shannon, Moss Adams, LLP
- 10/21/2015 Accounting Developments Update: Recent Issues & What's on the Horizon
Todd A. Sprang, CliftonLarsonAllen, LLP
- 11/4/2015 Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More
Elizabeth Fast, Bankers Choice
- 11/30/2015 **SPECIAL EDITION**
CECL, the ALLL & FASB's Proposed Standard for Recognizing Credit Impairment:
What's Changing & Why Preparing Now is Critical
Tommy Troyer, Young & Associates, Inc.

COLLECTIONS

- 4/14/2015 CFPB Real Estate Loan Collection Rules for Mortgage Servicers
Elizabeth Fast, Bankers Choice
- 6/2/2015 Collection Call Techniques: Compliant Telephone Scripts & Responses
Steve Peterson, Collection Training Consultants
- 7/21/2015 Your Customer Has Filed Bankruptcy, Now What?
Elizabeth Fast, Bankers Choice
- 10/2/2015 **SPECIAL EDITION**
Morning
Proper Repossession, Notice & Sale of Non-Real Estate Collateral
Elizabeth Fast, Bankers Choice

COMPLIANCE

- 1/30/2015 **SPECIAL EDITION**
The Revised BSA/AML Examination Manual: Reviewing December 2014 Changes
Elizabeth Fast, Bankers Choice
- 2/5/2015 **BSA Compliance Series:**
New BSA Officer Training
Bill Elliott, Young & Associates, Inc.
- 2/18/2015 FinCEN Guidance on Banking Marijuana Businesses
Elizabeth Fast, Bankers Choice

- 2/26/2015 Top 10 Compliance Mistakes in Advertising
Steven Van Beek, Howard & Howard Attorneys PLLC
- 3/17/2015 Flood Insurance Compliance Review & Update: Including Changes Effective April 1, 2015
Angela Lucas, Brode Consulting Services, Inc.
- 4/3/2015 **SPECIAL EDITION**
Important SAR Procedure Updates from the Revised BSA/AML Examination Manual:
Ensuring Compliance & Avoiding Violations
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 4/16/2015 **BSA Compliance Series:**
Updating Your Bank's BSA/AML/OFAC Risk Assessment
Bill Elliott, Young & Associates, Inc.
- 5/19/2015 Wire Transfer Compliance: Who is Liable?
Elizabeth Fast, Bankers Choice
- 6/3/2015 Compliance Rules Lenders Must Know
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 6/10/2015 **BSA Compliance Series:**
BSA Officer Reports to the Board
Ann Brode-Harner, Brode Consulting Services, Inc.
- 7/8/2015 Mandatory Compliance Regulations for the Frontline
Mary-Lou Heighes, Compliance Plus, Inc.
- 8/20/2015 **BSA Compliance Series:**
How to Redesign Your BSA Program to Impact Your Bottom Line
Adam Witmer, Young & Associates, Inc.
- 9/11/2015 **SPECIAL EDITION**
Mortgage Advertising: Keeping Your Promotions Compliant
Steven Van Beek, Howard & Howard Attorneys PLLC
- 10/9/2015 **SPECIAL EDITION**
The New Flood Rules, Including the Mandatory Escrow Rule Effective January 1, 2016
Ann Brode-Harner, Brode Consulting Services, Inc.
- 10/14/2015 **BSA Compliance Series:**
Identifying, Reporting & Monitoring Suspicious Activity
Ann Brode-Harner, Brode Consulting Services, Inc.
- 12/8/2015 **BSA Compliance Series:**
BSA Special Risks: Policy, Law Enforcement & Regulator Issues
Susan Costonis, Compliance Consulting and Training for Financial Institutions

DIRECTORS

- 1/21/2015 **Director Series:**
FDIC Trends & Deficiencies Cited in Matters Requiring Board Attention (MRBA)
Elizabeth Fast, Bankers Choice
- 3/10/2015 **Director Series:**
Update on Capital Planning, Contingency & Basel III for the Board
Gary J. Young, Young & Associates, Inc.

- 5/7/2015 **Director Series:**
Regulator & Industry Hot Buttons for Directors
Jeffrey C. Gerrish, Gerrish, McCreary, Smith, Consultants & Attorneys
- 5/12/2015 Duties of the Board Secretary: Fundamentals, Best Practices & E-Package Delivery
Ann Brode-Harner, Brode Consulting Services, Inc.
- 7/14/2015 **Director Series:**
Morning Understanding the Board's Role in Cyber Security Risk
Jackie Marshall, Gladiator Technology
- 9/9/2015 **Director Series:**
Morning UDAAP for the Board & Senior Management
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 11/3/2015 **Director Series:**
Morning Interest Rate Risk Policies, Considerations & Consequences: What Directors Should Know
Gary J. Young, Young & Associates, Inc.

FRONTLINE & NEW ACCOUNTS

- 1/15/2015 Advanced Endorsements: POAs, Businesses, Trusts & More
Mary-Lou Heighes, Compliance Plus, Inc.
- 2/12/2015 **New Accounts Series:**
Account Opening Due Diligence
Angela Lucas, Brode Consulting Services, Inc.
- 3/31/2015 **New Accounts Series:**
Opening Trust Accounts: Compliance, Documentation, Signing Authority & Deposit Insurance Issues
Mary-Lou Heighes, Compliance Plus, Inc.
- 6/16/2015 **New Accounts Series:**
Properly Handling Fiduciary Accounts: Authority, Ownership, Access & Liability
Mary-Lou Heighes, Compliance Plus, Inc.
- 6/23/2015 From Frontline to Teller Supervisor: Developing Skills & Making a Smooth Transition
Linda Quick, Quick Training Solutions
- 8/5/2015 Cross Selling & Referral Opportunities for the Frontline: Strategies to Enhance the Customer's
Experience & Grow the Bank
Tim Tivis, Pinnacle Training Group
- 8/6/2015 **New Accounts Series:**
Business Account Signature Cards & Resolutions: Entities, Authority & Documentation
Mary-Lou Heighes, Compliance Plus, Inc.
- 10/8/2015 Powers-of-Attorney & Living Trust Documents: Guidelines for Deposit Accounts & Loans
Elizabeth Fast, Bankers Choice
- 10/20/2015 **New Accounts Series:**
Opening Accounts for Minors: Ownership, Access & Transactions
Mary-Lou Heighes, Compliance Plus, Inc.
- 12/15/2015 **New Accounts Series:**
Opening Donation, Benevolent & Other Accounts for Nonprofit Organizations & Corporations
Linda Quick, Quick Training Solutions

HUMAN RESOURCES

- 4/22/2015 Monitoring Employee Work-Related & Personal Social Media: Should We? How? Is it Legal?
Nancy Flynn, The ePolicy Institute™
- 5/20/2015 You're the New HR Officer, Now What?
Kay Robinson, Robinson HR Consulting
- 5/28/2015 Handling Difficult Customers: Effectively Dealing with Intimidation, Negativism & Anger
Mary White, WTC Performance Group
- 9/23/2015 Basic Banking for New Employees Part 1: Banking System, Deposit Operations, Lending
Ann Brode-Harner, Brode Consulting Services, Inc.
- 9/29/2015 HR Danger Zones: Regulations, Requirements & Best Practices to Keep You Out of Trouble
Kay Robinson, Robinson HR Consulting
- 11/17/2015 Basic Banking for New Employees Part 2: Regulatory Issues, Exams, Audits
Ann Brode-Harner, Brode Consulting Services, Inc.

IRA

- 1/13/2015 **IRA Series:**
IRA & HSA Update 2014-2015 Tax Years
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 3/3/2015 **IRA Series:**
Traditional & Roth IRA Fundamentals & Compliance Considerations
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 5/14/2015 **IRA Series:**
IRA Death Distributions: Beneficiary Options & Tax Consequences
Linda Kleibrink, Quick Training Solutions
- 6/25/2015 **IRA Series:**
Processing IRA Rollovers & Transfers
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 9/22/2015 **IRA Series:**
Auditing IRAs Step-by-Step
Linda Quick, Quick Training Solutions
- 11/12/2015 **IRA Series:**
IRA Reporting, Common Issues & Error Resolution
Frank J. LaLoggia, LaLoggia Consulting, Inc.

IT

- 1/7/2015 Apple Pay, the Mobile Payments Game Changer: Considerations & Action Steps for Community Banks
Lee Wetherington, Jack Henry & Associates, Inc.®
- 2/25/2015 FFIEC Assessments & Recent Developments in Cyber Security Risk Management
Dr. Kevin Streff, Secure Banking Solutions
- 3/26/2015 Social Media Content Strategies for Visibility & Positioning of Your Bank Online
Eric C. Cook, WSI Internet Consulting

- 5/15/2015 **SPECIAL EDITION**
The FFIEC's New Appendix J on Outsourced Technology Services: Required Actions, Vendor Management & Business Continuity Expectations
Dr. Kevin Streff, Secure Banking Solutions
- 7/20/2015 **URGENT EDITION**
Archive
Only
Using the Newly Released FFIEC Cyber Security Assessment Tool
Dr. Kevin Streff, Secure Banking Solutions
- 8/18/2015
Website & Social Media Compliance
John Zasada, CliftonLarsonAllen, LLP
- 8/27/2015
Facebook: Update on System, Strategies, Techniques & Tips
Eric C. Cook, WSI Internet Consulting
- 10/28/2015
Network Security 101: A Comprehensive Overview
Dr. Kevin Streff, Secure Banking Solutions
- 11/5/2015
Remote Deposit Capture Update & Issues for Commercial, Consumer & Mobile Banking
Lee Wetherington, Jack Henry & Associates, Inc.®

LENDING

- 1/6/2015
HMMA: What to Know Now & What's on the Horizon?
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 1/23/2015
Call Reports: Basel III & RC-R Changes Line by Line
Rhea Hemish & Kristin Nelson, Eide Bailly, LLP
- 2/4/2015
Understanding Appraisals & Appraisal Review Concepts for Lenders
Heidi C. Lee, Appraisal Review & Consultation
- 2/11/2015
Qualifying Borrowers Using Personal Tax Returns Part 1:
Basics, Itemized Deductions, Interest & Dividend Income, Sole Proprietorships & Capital Gains
Tim Harrington, TEAM Resources
- 2/19/2015
Regulator Issues & Update for the Credit Analyst
S. Wayne Linder, Young & Associates, Inc.
- 3/4/2015
Qualifying Borrowers Using Personal Tax Returns Part 2: Income from Rentals, Royalties, Partnerships,
S Corporations & Farms
Tim Harrington, TEAM Resources
- 3/19/2015
Real Estate Valuations – Current Issues & Best Practices
Kevin Graff & Cindy Brzeski, Wipfli
- 3/24/2015
The TILA/RESPA Integrated Disclosure Line-by-Line Part 1: Loan Estimate
Lisa Zigo, Brode Consulting Services, Inc.
- 3/25/2015
Call Report Revisions & Update:
Including an Overview of Basel III Regulatory Capital Changes to Schedule RC-R
Rhea Hemish & Blake Crow, Eide Bailly, LLP
- 4/21/2015
The TILA/RESPA Integrated Disclosure Line-by-Line Part 2: Closing Disclosure
Lisa Zigo, Brode Consulting Services, Inc.
- 4/23/2015
Analyzing Credit Risk in Agricultural Lending
Dr. David Kohl, Prof. Emeritus, Dept. of Agriculture & Applied Economics, Virginia Tech

- 5/5/2015 Revised Escrow Rules Effective August 1, 2015
Angela Lucas, Brode Consulting Services, Inc.
- 5/6/2015 From Prospect to Customer: Skills & Tools for Successful Business Development
Tim Tivis, Pinnacle Training Group
- 5/13/2015 Home Equity, HELOC & Second Lien Risk Management, Including Maturing HELOC Guidance
Tommy Troyer, Young & Associates, Inc.
- 5/27/2015 The ALLL in Troubled Debt Restructuring: Identifying & Accounting for Impaired Loans
Todd A. Sprang, CliftonLarsonAllen, LLP
- 5/29/2015 **SPECIAL EDITION**
Testing Loan Audit Procedures for Integrated Disclosure Compliance Before the August 1, 2015 Deadline
Ann Brode-Harner, Brode Consulting Services, Inc.
- 6/4/2015 Commercial Appraisal Review Part 1: Income Approach
Heidi C. Lee, Appraisal Review & Consultation
- 6/5/2015 **SPECIAL EDITION**
High Volatility Commercial Real Estate (HVCRE) Definition, Exposure, Capital Concerns & Basel III
Issues
Gary J. Young, Young & Associates, Inc.
- 6/9/2015 Mastering the SBA 7a Loan Part 1: Eligibility & Program Requirements
Kimberly Rayer, Starfield & Smith, PC
- 6/11/2015 Countdown to the Integrated Disclosure Deadline: August 1, 2015
Bill Elliott, Young & Associates, Inc.
- 6/17/2015 **SPECIAL EDITION**
Using the New Fannie Mae Collateral Underwriter for Mortgages
Heidi C. Lee, Appraisal Review & Consultation
- 6/18/2015 When a Borrower Dies: Next Steps & Best Practices
Elizabeth Fast, Bankers Choice
- 7/15/2015 Mastering the SBA 7a Loan Part 2: Documentation, Closing & Funding
Janet Dery, Starfield & Smith, PC
- 7/16/2015 Commercial Appraisal Review Part 2: Sales Comparison Approach
Heidi C. Lee, Appraisal Review & Consultation
- 7/28/2015 Construction to Permanent Lending Compliance with CFPB Rules:
Including Changes Impacted by the New Integrated Disclosure Effective October 3, 2015
Bill Elliott, Young & Associates, Inc.
- 7/29/2015 Call Reports: Lending Schedules RC-C, RC-N & RI-B
Amanda C. Garnett, CliftonLarsonAllen, LLP
- 8/4/2015 Fair Lending Comparative File Review
Ann Brode-Harner, Brode Consulting Services, Inc.
- 8/12/2015 Advanced Commercial Loan Documentation
Ann Brode-Harner, Brode Consulting Services, Inc.

- 8/13/2015 CFPB Income Verification Rules for Self-Employed Borrowers: Tax Implications for Qualified Mortgages
Tim Harrington, TEAM Resources
- 8/19/2015 **SPECIAL EDITION**
USPAP Issues & Best Practices for Residential Appraisal Reviewers: Avoiding Violations
Heidi C. Lee, Appraisal Review & Consultation
- 8/25/2015 **Emerging Leader Series:**
Debt Service Coverage Calculations in Underwriting
S. Wayne Linder, Young & Associates, Inc.
- 8/26/2015 Mastering the SBA 7a Loan Part 3: Servicing, Liquidation & Guaranty Purchase
Ethan W. Smith, Starfield & Smith, PC
- 8/31/2015 **SPECIAL EDITION**
Monday The 20 Most Important Things to Know About TRID Compliance Before the Revised October 3 Deadline
Steven Van Beek, Howard & Howard Attorneys PLLC
- 9/10/2015 Call Reports: Understanding the New Regulatory Capital Requirements & the Revised Schedule RC-R
Amanda C. Garnett, CliftonLarsonAllen, LLP
- 9/16/2015 Loan Underwriting Basics: Interviewing, Credit Reports, Debt Ratios & Regulation B
Tommy Troyer, Young & Associates, Inc.
- 9/21/2015 **SPECIAL EDITION**
Archive Only Expanded Financial Protections Under the New Military Lending Act, Including SCRA Update
Elizabeth Fast, Spencer Fane Britt & Browne LLP
- 10/7/2015 Mortgage Loan Origination & Servicing: Issues, FAQs & Lessons Learned
Bill Elliott, Young & Associates, Inc.
- 10/30/2015 **SPECIAL EDITION**
Clarifying the Confusion: TRID Issues & FAQs
Steven Van Beek, Howard & Howard Attorneys PLLC
- 11/9/2015 **SPECIAL EDITION**
CFPB Final Amendments for Small Creditors & Rural or Underserved Areas, Effective January 1, 2016
Steven Van Beek, Howard & Howard Attorneys PLLC
- 11/24/2015 Nuts & Bolts of Effective Metro 2 Credit Reporting via e-OSCAR
John B. C. Porter, Weltman, Weinberg & Reis Co., LPA
- 12/3/2015 Call Reporting for New Preparers & Reviewers
Amanda C. Garnett, CliftonLarsonAllen, LLP
- 12/17/2015 Appraisals & Evaluations: Guidelines, Regulatory Concerns & FAQs
S. Wayne Linder, Young & Associates, Inc.
- 12/18/2015 **SPECIAL EDITION**
Morning Revised TRID Mortgage Exam Procedures: Reviewing September 15, 2015 Changes
Ann Brode-Harner, Brode Consulting Services, Inc.

OPERATIONS

- 1/8/2015 Disaster Management & Continuity Planning, Including Critical Vendors
Ann Brode-Harner, Brode Consulting Services, Inc.

- 1/28/2015 Dealing with ACH Tax Refunds: Exceptions, Posting & Bank Responsibilities
Luann S. Kohlmann, PAR/WACHA
- 2/24/2015 **Advanced ACH Specialist Series:**
Setting & Monitoring Effective ACH Exposure Limits
Luann S. Kohlmann, PAR/WACHA
- 3/12/2015 Legally Handling ATM & Debit Card Claims Under Regulation E
Elizabeth Fast, Bankers Choice
- 4/8/2015 ACH Rules Update 2015
Shelly Simpson, EPCOR
- 4/9/2015 Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment
Elizabeth Fast, Bankers Choice
- 4/28/2015 EMV & Debit Cards: Preparing for the October 1, 2015 Liability Shift
Lee Wetherington, Jack Henry & Associates, Inc.®
- 5/21/2015 **Advanced ACH Specialist Series:**
ACH Death Notification Entries (DNEs) & Reclamations: Your Bank's Liability
Luann S. Kohlmann, PAR/WACHA
- 7/9/2015 Managing E-SIGN, E-Statements & E-Disclosures
Nancy Flynn, The ePolicy Institute™
- 7/22/2015 **SPECIAL EDITION**
Regulation E Made Easy
Greyson Tuck, Gerrish, McCreary, Smith, Consultants & Attorneys
- 7/30/2015 **Advanced ACH Specialist Series:**
Does Your Originator Agreement Meet NACHA Rule Requirements?
Shelly Simpson, EPCOR
- 8/11/2015 Garnishments, Subpoenas, Summonses, Levies: Handling Official Demands for Customer Funds
Elizabeth Fast, Bankers Choice
- 9/3/2015 **Advanced ACH Specialist Series:**
Defining & Identifying Third-Party Senders: Risk, Liability & Audit Requirements
Luann S. Kohlmann, PAR/WACHA
- 9/17/2015 Imaged Documents: What to Keep, What to Destroy, What Holds up in Court?
Elizabeth Fast, Bankers Choice
- 9/30/2015 Mandatory Compliance Regulations for Deposit Operations
Mary-Lou Heighes, Compliance Plus, Inc.
- 10/6/2015 Regulation E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation
Luann S. Kohlmann, PAR/WACHA
- 10/22/2015 **Advanced ACH Specialist Series:**
Understanding & Navigating ACH Rules for ODFIs
Shelly Simpson, EPCOR
- 10/29/2015 Maintaining Compliant FDIC Records, Including Related Email & Social Media Retention Rules
Nancy Flynn, The ePolicy Institute™

- 11/13/2015 **SPECIAL EDITION**
Preparing for the Impact of Same Day ACH
Shelly Simpson, EPCOR
- 11/23/2015 **SPECIAL EDITION**
Regulatory & Legal Risks of Overdraft Protection: Recent Issues & Best Practices
Steven Van Beek, Howard & Howard Attorneys PLLC
- 12/2/2015 **Advanced ACH Specialist Series:**
Regulation E Error Resolution Rules Versus NACHA Operating Rules: Obligations, Consumer Disputes
& Case Studies
Luann S. Kohlmann, PAR/WACHA
- 12/9/2015 Managing Accounts & Records for Nonresident Aliens: Opening, Identifying, Monitoring & Tax
Reporting
Ann Brode-Harner, Brode Consulting Services, Inc.
- 12/10/2015 Safe Deposit Issues: Drilling, Unpaid Rent, Death & Unclaimed Property
Elizabeth Fast, Bankers Choice
- 12/16/2015 Exercising the Bank's Right of Setoff on Deposit Accounts & Loans
Elizabeth Fast, Bankers Choice

SECURITY & FRAUD

- 1/22/2015 Security Officer Reports to the Board: Compliance & Best Practices in Fulfilling Your Annual
Requirement
Barry Thompson, Thompson Consulting Group, LLC
- 4/7/2015 Current Issues in Physical Security Risk: Regulatory Compliance & Best Practices
Barry Thompson, Thompson Consulting Group, LLC
- 4/30/2015 Current Trends in Cyber Crime & Payments Fraud
Randy Romes, CliftonLarsonAllen, LLP
- 9/24/2015 Regulator Guidance & Issues in ATM Security
Dr. Kevin Streff, Secure Banking Solutions
- 10/15/2015 New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools
Barry Thompson, Thompson Consulting Group, LLC
- 11/18/2015 Robbery Prevention, Apprehension & Recovery
Troy Evans, The Evans Group

SENIOR MANAGEMENT

- 1/14/2015 CFPB Rules for Mortgage Loan Originator Compensation
Tracy Jean Ashfield, Ashfield & Associates
- 1/27/2015 Customer Complaint & Response Management
Brian Witt, Farleigh Wada Witt
- 1/29/2015 **Emerging Leader Series:**
The UBPR: Understanding Peer Group Comparison to Improve Bank Performance
Gary J. Young, Young & Associates, Inc.
- 2/3/2015 Revisiting Your RESPA & TILA Policies to Include the New Integrated Disclosure Requirements
Ann Brode-Harner, Brode Consulting Services, Inc.

- 3/5/2015 Free Checking Trends in Today's Market: Feasibility, Regulations & Benefits
Karan Bhalla & Disha Parikh, IQR Consulting, Inc.
- 4/2/2015 **Emerging Leader Series:**
Branch Transformation: Balancing the Trend Toward Virtual Banking While Enhancing Your Customer's Experience
David Peterson, i7strategies
- 4/17/15 **SPECIAL EDITION**
Understanding & Addressing Critical Interest Rate Risk Issues: The Regulator Perspective
Gary J. Young, Young & Associates, Inc.
- 6/24/2015 Stress Testing Your Loan Portfolio: Regulations, Risk & Impact on Value
S. Wayne Linder, Young & Associates, Inc.
- 7/7/2015 Regulatory Oversight of Third-Party Vendors: Due Diligence, Management & Contracts
Michael Berman, Ncontracts
- 7/23/2015 **Emerging Leader Series:**
Developing Your UDAAP Program: Policy, Procedures, Risk Assessment & Audit
Ann Brode-Harner & Dawn Kincaid, Brode Consulting Services, Inc.
- 9/2/2015 Strategic Planning Years 1, 3 & 5: Scope, Techniques & Elements in Drafting Your Written Plan
Jeffrey C. Gerrish, Gerrish, McCreary, Smith, Consultants & Attorneys
- 9/15/2015 Managing the 8 Categories of Risk Assessment
Ann Brode-Harner, Brode Consulting Services, Inc.
- 10/27/2015 **Emerging Leader Series:**
Key Leadership Strategies for Growth, Profitability & Retention
Gary J. Young, Young & Associates, Inc.
- 11/10/2015 Regulatory Requirements for the Board & Senior Management
Ann Brode-Harner, Brode Consulting Services, Inc.
- 11/19/2015 **Emerging Leader Series:**
Managing Credit Risk
S. Wayne Linder, Young & Associates, Inc.
- 12/4/2015 **SPECIAL EDITION**
Examining the Proposed Federal Changes to Overtime Pay Exemptions & the Potential Impact to Community Banks
Elizabeth Fast, Bankers Choice

Director's Series broadcasts are scheduled from 11:00 AM - 1:30 PM Eastern Time

**Most webinars are scheduled from 3:00 - 4:30 PM Eastern Time unless otherwise indicated.
Please check the brochure copy to confirm the time.**