

# Community Bankers for Compliance



*Helping community bankers build and manage  
an in-bank compliance program*

*Sponsored By:*



*Presented By:*



**February 14, 2018**

**May 16, 2018**

**August 15, 2018**

**November 7, 2018**

Eagle Eye Golf Club  
Lakepoint Room  
15500 Chandler Road  
Bath, MI 48808

Community Bankers of Michigan (CBM) is pleased to once again 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. 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 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 Community Bankers for Compliance (CBC) Program. In it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

## CBC Enhanced Program

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

## Program Flexibility

To assure that CBC member banks are getting the most out of their memberships (whether it be the Basic CBC Program or the CBC Enhanced Program), 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 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 has been priced to enable your bank to send additional employees at a substantial savings.

### DATES AND LOCATION

**February 14, 2018**

**May 16, 2018**

**August 15, 2018**

**November 7, 2018**

***Seminars will be held at:***

***Eagle Eye Golf Club***

***Lakepoint Room***

***15500 Chandler Rd.***

***Bath, MI 48808***

Registration begins at  
8:30 am.

Each seminar runs from  
9:00 am until  
approximately 4:00 pm.

## Seminar 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.

### **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.

### **Karen S. Clower, CRCM, Consultant and Compliance Operations Manager**

Karen Clower is a compliance consultant at Young & Associates, Inc. Her primary responsibilities include product development and maintenance, answering compliance hotline calls, manual creation and updating, and compliance field work. Her prior banking experience includes 19 years working for a large community bank where she managed the mortgage lending department, including processing, underwriting, and the mortgage loan officers. She has also worked as a mortgage loan officer and credit analyst/account officer for commercial lending. Karen holds a BA in Business Management from Hiram College, and associate degrees in Banking and Finance and Business Management from Kent State University.

## 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.

## 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.

Please check appropriate box(es).

**CBC PROGRAM MEMBERSHIP LEVELS**

**CBC Basic Program (LEVEL 1):**

- \$1,575 for one person from CBM member banks.
- \$1,995 for two people from CBM member banks.
- \$2,435 for one person from non-CBM member banks.
- \$2,995 for two people from non-CBM member banks.

**CBC Enhanced Program (LEVEL 2):**

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

**Individual CBC Seminar Session Fees:**

- \$390 for the first person for CBM members.
- \$275 for each additional person for CBM members.
- \$550 for the first person from non-CBM members.
- \$330 for each additional person from non-CBM members.

**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.

<b>Designated Banker:</b>
Name: _____
Bank: _____
Address: _____
City: _____ State: ____ ZIP: _____
Telephone: _____
Fax: _____
E-Mail: _____
<b>Additional Delegates:</b>
_____
_____
Please select your payment method: <input type="checkbox"/> <b>Payment Enclosed</b> <input type="checkbox"/> <b>Bill Me</b> <input type="checkbox"/> <b>Credit Card *</b>
<i>* If paying by credit card (Visa, MasterCard, or Discover accepted), please fill out the following information:</i>
Name as it reads on card: _____
Company name on card: _____
Billing address of card: _____
Card No: _____
Exp. Date: _____ 3-Digit Security #: _____
Cardholder Signature _____

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**For additional information, call:**

Community Bankers of Michigan, 3505 Coolidge Rd., Suite 200, East Lansing, MI 48823  
 Sarah Cook at 517.336.4430

You can also register online at: [www.cbofm.org](http://www.cbofm.org)

## 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 (see sample enclosed)
  - 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 Community Bankers of Michigan, Sarah Cook,  
at 517.336.4430 if interested.