



# Community Bankers for Compliance School

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

Sponsored By:



Presented By:



**October 16 - 20, 2017**

**Lending and  
Deposit/Operations  
Compliance School**

**IBA Center for  
Professional Development  
6925 Parkdale Place  
Indianapolis, IN 46254**

# COMMUNITY BANKERS FOR COMPLIANCE SCHOOL



## Overview

Community Bankers of Michigan (CBM), Indiana Bankers Association (IBA), and Young & Associates, Inc. are pleased to sponsor the Community Bankers for Compliance School (CBCS), which is now in its 16th year.

The CBCS continues to help community bankers build and manage an in-bank compliance program. By having a detailed plan and the necessary tools, an effective compliance program can be achieved through the CBCS.

This school is offered in conjunction with the Regulation Z University, and represents the second and third prong of a thorough understanding of the compliance subjects, which are vital to the bank. *Regulation Z will not be on the agenda for the Lending module of the CBCS.*

Designed for compliance professionals, the CBCS is presented in two modules and presented on October 16 – 20, 2017.

- **Deposit/Operations Compliance.** The important elements of the deposit and operations compliance regulations will be presented in this two-day module.
- **Lending Compliance.** This three-day module is designed to provide a thorough understanding of the major lending compliance regulations that have been determined to be “must knows” for compliance officers.

Both modules will provide practical aids and strategies to help those attending apply and maintain this information directly in the bank. The instructors will take those attending through the most important parts of the regulations that apply to them, including both the regulation and applicable commentary. In addition, they will offer real life examples that provide practical application to the rules discussed in the course. This application includes both effective management techniques as well as common issues to watch for.

## Who Should Attend?

The CBCS is often attended by individuals from multiple departments in the bank. Banks can send one individual to both modules or multiple people (from customer service, lending, or operations) to the module most suited for their responsibilities at the bank. While especially beneficial for compliance officers looking to get an overview (or refresher) of the most important regulations, this program has proven beneficial to those who have general oversight or must audit the compliance function of the bank. Regardless of the responsibility within the organization, attendees will learn the ins and outs of the covered regulations.

## CPE/CRCM Credits

The 2017 Community Bankers for Compliance School is approved for 14 hours for CLBB credits and 39.5 hours for CRCM credits.

**Lending Compliance Module Only.** The Lending Compliance School is approved for 23.5 hours of continuing professional education credits for CRCM and 14 hours for CLBB.

**Deposit/Operations Compliance Module Only.** The Deposit/Operations Compliance School is approved for 16 hours of continuing professional education credits for CRCM.

**October 16-20, 2017**

## Lending and Deposit/ Operations Compliance School

### Location

IBA Center for  
Professional Development  
8425 Woodfield Crossing Blvd.  
Suite 155E  
Indianapolis, IN 46240

### Hotel Accommodations and Meals

Students will be issued a list of hotels in the area and will be responsible for securing their overnight rooms.

A continental breakfast will be provided each morning as well as lunch and refreshments each day.

## Community Bankers for Compliance School Instructors



**Bill Elliott, CRCM, Sr. Consultant and Manager of Compliance, Young & Associates, Inc.** 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.



**Adam Witmer, CRCM, Senior Consultant, Young & Associates, Inc.** Adam is a popular speaker who tries to make compliance fun by providing real life stories that apply to the topic at hand. He conducts seminars for state banking associations throughout the United States, provides in-bank training for clients, delivers keynote speeches, and puts on compliance webinars. Adam also serves client banks through consulting and by writing articles for various publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of internal audit, deposit and loan operations, retail banking, and secondary market lending. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

## AGENDA

### Deposit/Operations Compliance October 16 & 17, 2017

The Deposit/Operations module will be held Monday and Tuesday (October 16 & 17) from 8:30 a.m. to 5:00 p.m. The order of presentation may vary unless otherwise indicated.

*Regulations that will be presented are:*

- Bank Secrecy Act
- Office of Foreign Asset Control (OFAC)
- Regulation CC: Expedited Funds Availability Act
- Regulation D: Reserve Requirements
- Right to Financial Privacy Act
- Regulation E: Electronic Funds Transfer Act
- Regulation DD: Truth in Savings Act
- Fair Credit Reporting Act (for Operations and Deposits)
- Privacy
- Customer Identification Program

### Lending Compliance October 18, 19, & 20, 2017

The Lending Compliance module will be held Wednesday, Thursday (October 18 & 19) from 8:30-5:00, and Friday (October 20) from 8:30-3:00. The subjects will be presented in an order determined by the presenters.

*Regulations that will be presented are:*

- Community Reinvestment Act
- Regulation X: Real Estate Settlement Procedures Act
- Regulation B: Equal Credit Opportunity Act
- Flood Insurance
- BSA Overview for Lending
- Regulation O: Loans to Insiders
- FDIC Representative Presentation
- Privacy
- Customer Identification Program
- Fair Credit Reporting Act / FACT Act (Lending)

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**Certificate of Completion.** To demonstrate your commitment to having a strong compliance program, individual program attendees will receive a Certificate of Completion upon attendance at all sessions. These certificates can be used to apply for certification in the national certification programs or for meeting the continuing education requirements for those already certified.

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# COMMUNITY BANKERS FOR COMPLIANCE SCHOOL

## Registration Fees:

### Deposit/Operations Module (only) October 16 & 17, 2017

- \$595 for each attendee for banks who are members of the CBC Program.
- \$695 for each attendee for banks who are members of CBM or IBA, but who are not members of the CBC Program.
- \$1,295 for each attendee for banks who are not members of CBM or IBA.

### Lending Compliance Module (only) October 18, 19, & 20, 2017

- \$1,095 for each attendee for banks who are members of the CBC Program.
- \$1,195 for each attendee for banks who are members of CBM or IBA, but who are not members of the CBC Program.
- \$2,395 for each attendee for banks who are not members of CBM or IBA.

### BOTH Lending & Deposit/Operations Modules (discounted)

- \$1,495 for each attendee for banks who are members of the CBC Program.
- \$1,595 for each attendee for banks who are members of CBM or IBA, but who are not members of the CBC Program.
- \$3,195 for each attendee for banks who are not members of CBM or IBA.

**October 16-20, 2017**

## Lending and Deposit/ Operations Compliance School

### Community Bankers of Michigan

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### Indiana Bankers Association

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8425 Woodfield Crossing Blvd.  
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Indianapolis, IN 46240  
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### Young & Associates, Inc.

Sally Scudiere  
121 E. Main Street  
Kent, OH 44240  
PHONE: 1.330.422.3472  
FAX: 330.678.6219

## Designated Banker:

Bank Name \_\_\_\_\_

Attendee Name \_\_\_\_\_

Dep/Op Module Only       Lending Module Only       Both Modules

Attendee Name \_\_\_\_\_

Dep/Op Module Only       Lending Module Only       Both Modules

Attendee Name \_\_\_\_\_

Dep/Op Module Only       Lending Module Only       Both Modules

Check if you prefer electronic manuals

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-Mail Address(es) \_\_\_\_\_

Total Enclosed \$ \_\_\_\_\_

Credit Card Information (please check one):     MasterCard     VISA     Check     Bill Me

Card Holder Name \_\_\_\_\_ Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Card Holder Signature \_\_\_\_\_

**Please return registration form along  
with payment to:**

IBA Foundation Inc.  
8425 Woodfield Crossing Blvd.  
Suite 155E  
Indianapolis, IN 46240  
FAX: (317) 387-9374

## GREEN STATEMENT

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