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# COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Community Banks to Achieve  
Effective In-House Regulatory Compliance*

## 2025 PROGRAM DETAILS

### Dates

March 6, 2025

May 15, 2025

August 21, 2025

November 6, 2025

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

**Virtual Option Available**

*Registration begins at 8:30 a.m. Seminars will run from 9:00 a.m. to approximately 4:00 p.m.*

# 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.

In today's constantly evolving regulatory environment, staying informed is crucial. The CBC Program keeps your bank ahead of the curve with up-to-date insights on ever-changing regulations and offers expert guidance for structuring and maintaining a robust in-bank compliance program. This program also fosters a collaborative environment, where compliance professionals can connect, share experiences, and exchange ideas with fellow community bankers.

## CBC BASIC MEMBERSHIP

*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 persons 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.



### MONTHLY NEWSLETTERS

CBC Members receive the *Compliance Update* newsletter at the beginning of each month. The newsletter provides an update of compliance issues that impact community banks.



### COMPLIANCE HOTLINE

Members of the CBC may call Young & Associates' toll-free number or visit their website 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 webpage ([www.younginc.com/cbclogin](http://www.younginc.com/cbclogin)) is reserved for banks that are registered members of the CBC Program. A shared user ID and password (case sensitive) are provided to each CBC Member annually. CBC Member Banks have access to the latest information from the regulatory agencies on this page, in addition to the *Compliance Update* newsletters. This information can be used to enhance the regulatory compliance function at your bank.

## CBC PREMIER PROGRAMS

In recognition of the rapidly changing regulatory landscape, CBM will once again offer additional services for the coming year with the CBC Enhanced Program and Extended Regulatory Update. Please refer to the back page for more information.

## WHO SHOULD ATTEND?

The focus of the CBC Program is always regulatory compliance. It is essential that your bank's compliance officer attend. However, 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. The CBC's pricing structure supports this team approach, offering significant savings for sending multiple attendees.

## COMPLIANCE MANUALS

When attending a seminar, you should be focused 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 banker 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.

## REGULATORY APPROVAL

The CBC Program has passed the test of regulatory scrutiny. The regulatory agencies have recognized the increased understanding and ability to deal with regulatory issues by those bankers who were CBC Members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality. All programs will be available for CRCM credit through American Bankers Association (ABA).

## 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 provides practical, user-friendly compliance techniques and explains 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. The program provides a forum where each bank can be an active participant, bringing their questions, concerns and compliance techniques for group review. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

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## ABOUT THE CBC PROGRAM INSTRUCTORS

### **BILL ELLIOTT, CRCM** *Director of Compliance Education*

Bill brings over 45 years of banking experience to Young & Associates, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

### **DALE NEISS, CRCM** *Consultant*

With over 30 years of banking experience, Dale has developed compliance management systems, loan review and CRA programs, and ERM frameworks for multiple banks. He has served as Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his career as a national bank examiner with the OCC. At Young & Associates, he provides consulting, training, and writes compliance manuals. He holds the CRCM designation from the Institute of Certified Bankers in Washington, D.C.

### **VERONICA MADSEN** *Consultant*

Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank.

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM FEES AND REGISTRATION

## CBC Program Member Fees

Please check appropriate box(es).

### CBC Basic Program

- \$2,150 one person from CBM member banks
- \$3,150 for two people from CBM member banks

### CBC Enhanced Program

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

## Extended Regulatory Update

- \$600 additional fee 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?

- \$495 flat fee - no certificates provided for those who purchase the recording link only

## 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"/>
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"/>

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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 LEVELS



## CBC BASIC PROGRAM MEMBERSHIP

*Membership includes the following services:*

- Four quarterly seminars (subjects to be determined by Young & Associates, Inc.)
- Hotline services for all CBC members via phone and internet
- Monthly *Compliance Update* newsletter (electronic format)
  - The *Compliance Update* includes a monthly update to the compliance calendar
- Access to CBC Members-Only Web Page



## CBC ENHANCED PROGRAM MEMBERSHIP

*Membership includes an additional fee of \$900 on top of the Basic Program Membership:*

- Weekly emailed Compliance Newsflash listing all new pronouncements
  - Guarantees that you will not “miss” something
  - Includes brief descriptions and potential bank departmental impacts
  - Includes website addresses for each pronouncement
- \$200 credit towards 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 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.
- Access to the CBC Members and CBC Enhanced webpages through a shared user ID and password.



## CBC EXTENDED REGULATORY UPDATE PROGRAM MEMBERSHIP

*Membership includes an additional fee of \$600 on top of the Basic Program Membership:*

- Recorded IN-DEPTH Quarterly Regulatory Updates:
- 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 are presented separately, all BSA subjects are presented separately, etc.
  - This allows you to share targeted information with your staff easily, as you will be able to forward them pertinent information only.
- Receive your own unique login to access the recordings, which are available for viewing for 90 days from the date of the live seminar.

# CBC PROGRAM LEVELS SUMMARY

FEATURES	BASIC PROGRAM	ENHANCED (ADDITIONAL FEE)	EXTENDED REGULATORY UPDATE (ADDITIONAL FEE)
FOUR QUARTERLY SEMINARS	✓	✓	✓
COMPLIANCE HOTLINE SERVICES	✓	✓	✓
MONTHLY COMPLIANCE UPDATE NEWSLETTER	✓	✓	✓
ACCESS TO CBC MEMBERS-ONLY WEB PAGE	✓	✓	✓
IN-DEPTH QUARTERLY REGULATORY UPDATES (RECORDED)			✓
WEEKLY COMPLIANCE NEWSFLASH		✓	
\$200 CREDIT TOWARDS YOUNG & ASSOCIATES COMPLIANCE PRODUCTS		✓	
QUARTERLY CBC ENHANCED CONFERENCE CALL		✓	