

Financial Education & Development

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**2019 Webinar Schedule**

**12/05/18 v.2**

1/8/2019 Record Retention & Destruction Rules: Paper & Electronic

Elizabeth Fast, Spencer Fane LLP

1/9/2019 **Credit Analysis & Underwriting Series:**Regulator Issues & Update for the Credit Analyst

S. Wayne Linder, Young & Associates, Inc.

1/10/2019 **Teller Training Series:**   
Compliance Training for the Frontline

Dawn Kincaid, Brode Consulting Services, Inc.

1/14/2019 FFIEC Exam Procedures for Business Continuity

Monday Molly Stull, Brode Consulting Services, Inc.

1/15/2019 2018 HMDA Submission Due March 1, 2019 Part 1:   
Identifying Reportable Loans, Data Integrity & FIG Analysis

Susan Costonis, Compliance Consulting and Training for Financial Institutions

1/16/2019 Call Reports 2019 Update

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

1/17/2019 IRA & HSA 2019 Update, Including Tax Reform Considerations

Frank J. LaLoggia, LaLoggia Consulting, Inc.

1/23/2019 2018 HMDA Submission Due March 1, 2019, Part 2:  
Requirements, Clearing Edits, Exempt Fields & More

Susan Costonis, Compliance Consulting and Training for Financial Institutions

1/24/2019 Determining Cash Flow from Personal Tax Returns After 2018 Tax Reform Part 1:   
Schedules A, B & C

Tim Harrington, TEAM Resources

1/28/2019 Real Estate Loan Collection Rules for Lenders & Mortgage Servicers

Monday Elizabeth Fast, Spencer Fane LLP

1/29/2019 **Credit Analysis & Underwriting Series:**Analyzing Financial Statements for the Credit Analyst

S. Wayne Linder, Young & Associates, Inc.

1/30/2019 **Teller Training Series:**   
Frontline Fraud Prevention: Stopping Fraud at the Teller Line

Mary-Lou Heighes, Compliance Plus, Inc.

1/31/2019 SBA Lending 2019 Update:   
Guidance on the Latest Changes to Policies, Procedures & Documentation

Kimberly A. Rayer, Starfield & Smith, PC

2/4/2019 Flood Insurance Compliance Update & FAQs

Monday Ann Brode-Harner, Brode Consulting Services, Inc.

2/5/2019 **ACH Specialist Series:**   
ACH Tax Refund Exceptions, Posting & Liabilities

Michele L. Barlow, PAR/WACHA

2/6/2019 Right of Setoff on Deposit Accounts & Loans: Legal Issues

Elizabeth Fast, Spencer Fane LLP

2/7/2019 **C-Suite Series:**CAMELS Rating for Executives

Ann Brode-Harner, Brode Consulting Services, Inc.

2/12/2019 **Board Reporting Series:**   
Board Secretary Procedural & Compliance Responsibilities

Dawn Kincaid, Brode Consulting Services, Inc.

2/13/2019 Prepaid Cards: Your Bank’s Responsibilities Under the New Rules, Effective April 1, 2019

Elizabeth Fast, Spencer Fane LLP

2/20/2019 **Teller Training Series:**   
Risks & Precautions for Endorsements & Other Negotiable Instruments

Mary-Lou Heighes, Compliance Plus, Inc.

2/21/2019 **Credit Analysis & Underwriting Series:**Debt Service Coverage Calculations in Underwriting

S. Wayne Linder, Young & Associates, Inc.

2/25/2019 Determining Cash Flow from Personal Tax Returns After 2018 Tax Reform Part 2:

Monday Schedules D, E & F

Tim Harrington, TEAM Resources

2/26/2019 **ACH Specialist Series:**   
ACH Dispute Resolution

Michele L. Barlow, PAR/WACHA

2/27/2019 The New NIST Digital Identity Guidelines:   
Impact on Passwords, Security Questions & Account Lockouts

Chad Killingsworth, Jack Henry & Associates, Inc.®

2/28/2019 Debit Card Chargebacks: Understanding Visa Claims Resolution

Diana Kern, SHAZAM, Inc. **Title Change 11/29/2018**

3/5/2019 **Board Reporting Series:**Essential Board Reporting: Requirements, Timing, Delivery Options, Risks & Concerns

Ann Brode-Harner, Brode Consulting Services, Inc.

3/6/2019 Federal Requirements for Tech-Based Marketing: Websites, Social Media, Robo Calls & More

Steven Van Beek, Howard & Howard Attorneys PLLC

3/7/2019 **C-Suite Series:**Strategic Decisions Regarding CECL Methodologies, Processes & Governance

Bob Viering, Young & Associates, Inc.

3/11/2019 Synthetic ID Fraud: What It Is, How It Works & Real-Life Scenarios

Monday Brian Vitale, Compliance Advisory Services

3/12/2019 **Teller Training Series:**Cross Selling: The Key to Accountholder Satisfaction & Retention

Tim Tivis, Pinnacle Training Group

3/13/2019 Debit Card Chargebacks: Understanding Mastercard Dispute Resolution

Diana Kern, SHAZAM, Inc. **Title Change 11/29/2018**

3/14/2019 **ACH Specialist Series:**   
2019 ACH Rules Update

Michele L. Barlow, PAR/WACHA

3/19/2019 Advanced BSA Officer Training: In-Depth Risk Issues & Difficult Situations

Bill Elliott, Young & Associates, Inc.

3/20/2019 Required Compliance for Commercial Loans Secured by Real Estate

Susan Costonis, Compliance Consulting and Training for Financial Institutions

3/21/2019 Banking Marijuana-Related Businesses

Dawn Kincaid, Brode Consulting Services, Inc.

3/26/2019 **Credit Analysis & Underwriting Series:**Global Cash Flow Analysis for Underwriters & Credit Analysts

Aaron Lewis, Young & Associates, Inc.

3/27/2019 Handling Power of Attorney & Living Trust Documents on Deposit Accounts & Loans

Elizabeth Fast, Spencer Fane LLP

3/28/2019 **Board Reporting Series:**Red Flags in Board Reports

Molly Stull, Brode Consulting Services, Inc.

4/2/2019 UDAAP: Consumer Complaint Monitoring & Avoiding Harm

Dawn Kincaid, Brode Consulting Services, Inc.

4/3/2019 **C-Suite Series:**Enterprise Risk Management: Three Key Risk Assessments

Marcia Malzahn, Malzahn Strategic

4/4/2019 Mobile Device Risks, Records & Compliance Rules:   
Managing Your BYOD & COPE Policies & Procedures

Nancy Flynn, The ePolicy Institute™

4/9/2019 **Teller Training Series:**   
Accurately Completing the CTR Line-by-Line

Dawn Kincaid, Brode Consulting Services, Inc.

4/11/2019 Notary Essentials & Legalities

Elizabeth Fast, Spencer Fane LLP

4/15/2019 **ACH Specialist Series:**

MondayLiability with ACH Death Notification Entries (DNEs) & Reclamations

Michele L. Barlow, PAR/WACHA

4/16/2019 **Board Reporting Series:**Security Officer Reports to the Board: Fulfilling Your Annual Requirement

Barry Thompson, Thompson Consulting Group, LLC

4/17/2019 Flood Insurance Compliance for Commercial Lending: Unique Issues & Case Studies

Susan Costonis, Compliance Consulting and Training for Financial Institutions

4/18/2019 **Consumer Collection Series:**Your Borrower Filed Bankruptcy, Now What?

Elizabeth Fast, Spencer Fane LLP

4/22/2019 Top 20 Questions About Completing the TRID Loan Estimate & Closing Disclosure

Monday Steven Van Beek, Howard & Howard Attorneys PLLC

4/23/2019 Hacking the Weakest Link: The Role of Staff in Maintaining IT Security

Brian Self, Brian Self Consulting

4/24/2019 **C-Suite Series:**Asset Liability Management Strategies in a Rising Rate Environment

Gary J. Young, Young & Associates, Inc.

4/25/2019 Advanced Credit & Risk Management in Agricultural Lending

Dr. David Kohl, Virginia Tech

4/30/2019 Escrow Account Shortages, Surpluses & Deficiencies

Ann Brode-Harner, Brode Consulting Services, Inc.

5/1/2019 Troubled Debt Restructuring: Identifying & Accounting for Impaired Loans

Todd Sprang, CliftonLarsonAllen LLP

5/2/2019 **Call Report Series:**Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

5/6/2019 Accurately Completing the SAR Line-by-Line

Monday Dawn Kincaid, Brode Consulting Services, Inc.

5/8/2019 **BSA Series:**Job-Specific BSA Training for Lenders

Susan Costonis, Compliance Consulting and Training for Financial Institutions

5/9/2019 Developing & Delivering an Effective Loan Presentation

Aaron Lewis, Young & Associates, Inc.

5/14/2019 **Teller Training Series:**Managing Dual Control & Cash Limits

Molly Stull, Brode Consulting Services, Inc.

5/15/2019 Hot Issues in Cyber Compliance

Randall J. Romes, CliftonLarsonAllen LLP

5/16/2019 **ACH Specialist Series:**Top 10 Ways to Mitigate ACH Payment Risk

Shelly Sipple, EPCOR

5/21/2019 **Consumer Collection Series:**Repossession Practices, Compliance & Limitations

Elizabeth Fast, Spencer Fane LLP

5/22/2019 The UBPR: Understanding Peer Group Comparison to Improve Bank Performance

Gary J. Young, Young & Associates, Inc.

5/23/2019 Advanced Commercial Loan Documentation

Doug Blay, Brode Consulting Services, Inc.

5/29/2019 Military Lending Act & SCRA: Compliance & Lessons Learned

Michael Christians, Michael Christians Consulting, LLC

5/30/2019 **ACH Specialist Series:**ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference

Jen Kirk, EPCOR

6/4/2019 **BSA Series:**Job-Specific BSA Training for Operations

Susan Costonis, Compliance Consulting and Training for Financial Institutions

6/5/2019Handling Dormant Accounts, Unclaimed Property & Escheatment

Elizabeth Fast, Spencer Fane LLP

6/6/2019 **Mortgage Lending Hot Spots Series:**Construction-Only & Construction-to-Permanent Lending

Bill Elliott, Young & Associates, Inc.

6/10/2019 Community Bank Mergers & Acquisitions Simplified

Monday Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys

6/12/2019 Essential HR Recordkeeping from Hiring to Firing

Kay Robinson, Robinson HR Consulting, LLC

6/13/2019 **Call Report Series:**Preparing Call Report Lending & Allowance-Related Schedules

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

6/17/2019 Untangling Complex RDFI Challenges

Monday Shelly Sipple, EPCOR

6/18/2019 Electronic Returned Items: Combating Fraud

Dawn Kincaid, Brode Consulting Services, Inc.

6/19/2019 **Consumer Collection Series:**Effective Debt Collection Techniques & Strategies

David A. Reed, Reed & Jolly, PLLC

6/20/2019 **Regulation E Series:**Reg E Fundamentals

Michele L. Barlow, PAR/WACHA

6/25/2019 Living, Grantor & Family Trust Accounts: Common Problems in Account Opening & Lending

Elizabeth Fast, Spencer Fane LLP

6/26/2019 **BSA Series:**Job-Specific BSA Training for the Board

Dawn Kincaid, Brode Consulting Services, Inc.

6/27/2019 Card Data Security: PCI-DSS Risk, Readiness & Compliance

Randall J. Romes, CliftonLarsonAllen LLP

7/1/2019 Managing Accounts & Records for Nonresident Aliens:

Monday Opening, Identifying, Monitoring & Tax Reporting

Dawn Kincaid, Brode Consulting Services, Inc.

7/2/2019 ALLL Supporting Documentation: Current Rules & Future Expectations Under CECL

Aaron Lewis, Young & Associates, Inc.

7/9/2019 **IRA Series:**Processing IRA Rollovers & Transfers

Frank J. LaLoggia, LaLoggia Consulting, Inc.

7/10/2019 **Mortgage Lending Hot Spots Series:**   
Surviving a TRID Compliance Exam

Steven Van Beek, Howard & Howard Attorneys PLLC

7/11/2019 FinCEN Guidelines on Reporting Elder Financial Exploitation

Susan Costonis, Compliance Consulting and Training for Financial Institutions

7/15/2019 Introduction to SBA Lending

Monday Kimberly A. Rayer, Starfield & Smith, PC

7/16/2019 **BSA Series:**Job-Specific BSA Training for the Frontline

Dawn Kincaid, Brode Consulting Services, Inc.

7/17/2019 **Regulation E Series:**Legally Handling ATM & Debit Card Claims Under Regulation E

Elizabeth Fast, Spencer Fane LLP

7/18/2019 Wire Transfer Compliance, Including International Remittances

Dawn Kincaid, Brode Consulting Services, Inc.

7/23/2019 **Call Report Series:**Call Report Regulatory Capital, Including Key Changes & Other Schedules

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

7/24/2019 Opening Accounts Online: Rules, Risks & Best Practices

Susan Costonis, Compliance Consulting and Training for Financial Institutions

7/25/2019 From Prospect to Customer: Skills & Tools for Successful Business Development

Tim Tivis, Pinnacle Training Group

7/30/2019 **Consumer Collection Series:**20 Common Mistakes in Consumer Collections

Elizabeth Fast, Spencer Fane LLP

8/1/2019 Outsourcing Tech Services:   
Regulations, Examiner Expectations & Actions for Vendor Management

David A. Reed, Reed & Jolly, PLLC

8/5/2019 Official Demands Part 1: Handling Subpoenas, Summonses & Other Legal Process

Monday Elizabeth Fast, Spencer Fane LLP

8/6/2019 **IRA Series:**IRA Reporting, Common Issues & Error Resolution

Frank J. LaLoggia, LaLoggia Consulting, Inc.

8/7/2019 New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools

Barry Thompson, Thompson Consulting Group, LLC

8/8/2019 **Mortgage Lending Hot Spots Series:**Adverse Action in Mortgage Lending: Compliance, Notices & Best Practices

Ann Brode-Harner, Brode Consulting Services, Inc.

8/13/2019 Developing the Right Strategic Plan for Your Bank

Marcia Malzahn, Malzahn Strategic

8/14/2019 What Are Those Business Tax Returns Telling Me?

Tim Harrington, TEAM Resources

8/15/2019 FFIEC Cyber Security Risk Assessments: Policy, Recent Findings & Recommendations

Randall J. Romes, CliftonLarsonAllen LLP

8/20/2019 **Call Report Series:**Introduction to Call Report Loan Classifications

Amanda C. Garnett, CliftonLarsonAllen LLP

8/21/2019 E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media

Nancy Flynn, The ePolicy Institute™

8/22/2019 **Regulation E Series:**How to Handle Unauthorized Electronic Fund Transfers Under Reg E

Elizabeth Fast, Spencer Fane LLP

8/27/2019 **IRA Series:**Top 10 Most Misunderstood IRA Issues: Turning Confusion into Confidence

Frank J. LaLoggia, LaLoggia Consulting, Inc.

8/28/2019 Effective Management of Credit Report Disputes:   
Completing ACDVs, AUDs & Correcting Joint Credit

David A. Reed, Reed & Jolly, PLLC

8/29/2019 Opening Donation, Memorial & Other Accounts for Nonprofit Organizations & Corporations

Susan Costonis, Compliance Consulting and Training for Financial Institutions

9/4/2019 Auditing E-Policies & Procedures: Risks, Rules & Records

Nancy Flynn, The ePolicy Institute™

9/5/2019 Official Demands Part 2: Handling Garnishments, Levies & Judgment Liens

Elizabeth Fast, Spencer Fane LLP

9/10/2019 Conducting the 2019 ACH Audit

Jen Kirk, EPCOR

9/11/2019 **Mortgage Lending Hot Spots Series:**Appraisal & Evaluation Guidance on Collateral Valuation

S. Wayne Linder, Young & Associates, Inc.

9/12/2019 Managing Minor Accounts: Withdrawals, Transfers, CDD, Closing & Best Practices

Susan Costonis, Compliance Consulting and Training for Financial Institutions

9/16/2019 **IRA Series:**

Monday Handling IRA Required Minimum Distributions & Roth Distributions

Frank J. LaLoggia, LaLoggia Consulting, Inc. **Moved from June 11 on 12/5/18**

9/17/2019 **Regulation E Series:**Auditing for Reg E Compliance

Elizabeth Fast, Spencer Fane LLP

9/18/2019 Mitigating a Data Breach: Forensics & Incident Response

Randall J. Romes, CliftonLarsonAllen LLP

9/19/2019 New Compliance Officer Boot Camp

Molly Stull, Brode Consulting Services, Inc.

9/24/2019 Hiring in the Digital Age: What Every HR Manager Needs to Know About Social Media

Diane Pape Reed, CU Doctor

9/25/2019 What Directors Should Know About CECL, ALLL & the New Credit Impairment Standards

Bob Viering, Young & Associates, Inc.

9/26/2019 Emerging Trends & Developments in Online, Mobile & Digital Channels

Hannah Day, Jack Henry & Associates, Inc.®

10/3/2019 New BSA Officer Training Part 1:   
Compliance, Risk Assessment, CTRs, Exemptions, Forms & Regulator Expectations

Bill Elliott, Young & Associates, Inc.

10/7/2019 **Mortgage Lending Hot Spots Series:**

MondayDemystifying Rules for TRID Tolerances

Steven Van Beek, Howard & Howard Attorneys PLLC

10/8/2019 When a Depositor Dies: Legal Requirements, Practical Issues & FAQs

Elizabeth Fast, Spencer Fane LLP

10/9/2019 Head Teller Training: Maximizing Teller Performance

Molly Stull, Brode Consulting Services, Inc.

10/10/2019 **Regulation E Series:**Reg E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation

Michele L. Barlow, PAR/WACHA

10/16/2019 POD Account Documentation, Compliance, Beneficiaries & Closing

Elizabeth Fast, Spencer Fane LLP

10/17/2019 New BSA Officer Training Part 2:   
Reviews, SARs, CDD, Technical Aspects & Real-Life Scenarios

Bill Elliott, Young & Associates, Inc.

10/22/2019 Medallion & Signature Guarantee Risks, Rules & Best Practices

Elizabeth Fast, Spencer Fane LLP

10/24/2019 Commercial Loan Annual Credit Review

S. Wayne Linder, Young & Associates, Inc.

10/29/2019 12 Key Elements of an Effective Digital Marketing Strategy

Eric C. Cook, WSI Internet Consulting

10/30/2019 Personal Accounts: Ownership, Authorization, Titling & Documentation

Susan Costonis, Compliance Consulting and Training for Financial Institutions

10/31/2019 1099 Reporting: Foreclosures, Repossessions & Debt Settlements

Elizabeth Fast, Spencer Fane LLP

11/6/2019 Closing or Changing Accounts for Consumers & Businesses

Susan Costonis, Compliance Consulting and Training for Financial Institutions

11/7/2019 Top 10 Compliance Mistakes in Advertising

Steven Van Beek, Howard & Howard Attorneys PLLC

11/12/2019 **Mortgage Lending Hot Spots Series:**   
Uniform Residential Loan Application (URLA) Line-by-Line, Required February 1, 2020

Ann Brode-Harner, Brode Consulting Services, Inc.

11/13/2019 Year-End Compliance Checklist

Molly Stull, Brode Consulting Services, Inc.

11/14/2019 **Regulation E Series:**Provisional Credit Under Reg E: Rules, Best Practices & FAQs

Elizabeth Fast, Spencer Fane LLP

11/19/2019 Robbery Preparedness: Meeting Your Annual Compliance Requirement

Carol S. Dodgen, Dodgen Security Consulting, LLC

11/20/2019 BSA Special Risks: Policy, Law Enforcement & Regulator Issues

Susan Costonis, Compliance Consulting and Training for Financial Institutions

11/21/2019 When a Borrower Dies: Rules, Procedures & Liabilities

Elizabeth Fast, Spencer Fane LLP

11/26/2019 Understanding & Navigating ACH Rules for ODFIs

Shelly Sipple, EPCOR

12/3/2019 IRS Reporting Requirements: 1098s, 1099s, TINs & Backup Withholding

David A. Reed, Reed & Jolly, PLLC

12/4/2019 ACH Error Resolution: Returns, Authorizations, WSUDs, Stop Payments & More

Michele L. Barlow, PAR/WACHA

12/10/2019 Business Accounts: Who is Authorized to Open, Close, Transact?

Mary-Lou Heighes, Compliance Plus, Inc.

12/11/2019 Dealing with Joint Signers in Consumer & Real Estate Lending

Bill Elliott, Young & Associates, Inc.

12/12/2019 Safe Deposit Issues: Delinquency, Death & Abandonment

Elizabeth Fast, Spencer Fane LLP

12/17/2019 Securing Collateral: How to Complete & File UCC-1 Financing Statements

Elizabeth Fast, Spencer Fane LLP

**Webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated.**

**Please check the brochure copy to confirm the time.**