



## IN THE NEWS

### CBAI Announces Executive Committee for 2024-25

Congratulations to our newly-elected CBAI Executive Committee, serving on the CBAI Board of Directors from October 1, 2024, to September 30, 2025.

**Chairman** – David Stanton, PeopleFirst Bank, Joliet

**First Vice Chairman** – Dan Graham, Flora Bank & Trust

**Second Vice Chairman** – Chad Martin, Goodfield State Bank

#### Regional Vice Chairmen

Patrick McShane, American Metro Bank, Chicago

Andrew Black, Princeville State Bank

Jim Weast, Warren-Boynton State Bank, New Berlin

Kevin Day, State Bank, Waterloo

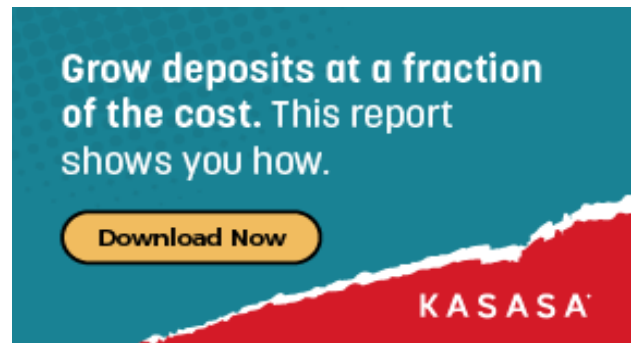
**Treasurer** – Mary Jo Homan, First National Bank in Pinckneyville

CBAI would like to recognize **Sheila Burcham, Bradford National Bank, Irvington**, for her commitment of time, energy and leadership to the advancement of community banking in Illinois as CBAI Chairwoman for 2023-2024.

### CBAI's 50th Annual Convention & Expo Deemed a Success!

Nearly 500 attendees gathered in Springfield on September 19-21, to celebrate community banking. Highlights from the 50th Annual Convention and Expo are on the website now, including pictures of all the main events. See the November issue of Banknotes magazine for a full Convention recap. Mark your calendar today for CBAI's 51st Annual Convention & Expo, scheduled for September 18-20, 2025, in Kansas City, MO. More information will be available soon.

[See Convention Highlights »](#)



### Episode Eight: *Why I Did It* Podcast featuring Andrew Black

Andrew Black, president & CEO, Princeville State Bank, discusses the many benefits of joining the CBAI 401k MEP (greater efficiencies and transferring fiduciary liability).

[View Episode Eight »](#)

## **CBAI Honors Parrott as 2024 Outstanding Member**

Every year, CBAI recognizes one outstanding member for their valuable and selfless commitment to advancing the principles of community banking at an extraordinary level. This year's individual epitomizes the word outstanding with his unwavering commitment of time, talent and generosity. The 2024 Outstanding Member is **Doug Parrott, State Bank of Toulon**.

The CBAI journey for Parrott started in 1987 when he asked the bank's current management to enroll him in the inaugural class of the Community Bankers School. He has not slowed down since. His service to community banking through CBAI now spans four decades. Parrott is currently a member of the CBAI and CBSC Boards, as well as the Audit, Finance, Payments, Pension and Strategic Planning Committees, just to name a few. Serving as chairperson of countless committees during his rise through the ranks, he eventually served as chairman of both the CBSC and CBAI Boards. His dedication to bettering the community banking profession does not stop at CBAI, as he serves as chairman of the Illinois Transfer System Board of Directors, is on the Shazam Board of Directors, and is actively involved in the ICBA, where he currently serves on the board of directors and chairs the ICBA PAC Committee. Parrott lives and breathes community banking and CBAI. To honor his many contributions to the profession of community banking during his distinguished career, CBAI recognizes Doug Parrott as the 2024 CBAI Outstanding Member.

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## **CBAI Recognizes Charter Members at 50th Annual Convention**

CBAI recognized the charter members of the association that have been members since day one and that are celebrating 50 years of membership with us! Thank you for your unwavering support! Our charter members were recognized with a plaque at our annual Recognition Luncheon at CBAI's convention on Saturday. They are Apple River State Bank; Bank of Kampsville; Bank of Springfield; Bank of Yates City; Better Banks, Peoria; Buckley State Bank; Byron Bank; Camp Grove State Bank; Central State Bank, Pleasant Hill; Citizens Bank of Edinburg; Citizens State Bank of Milford; Community Bank, Winslow; Devon Bank, Chicago; Fairview State Banking Company; Farmers & Merchants Bank of Hutsonville; Farmers National Bank, Prophetstown; Farmers State Bank, Elmwood; Farmers State Bank of Hoffman; First Bank of Manhattan; First Community Bank, Xenia-Flora; First National Bank in Taylorville; The First National Bank in Tremont; First National Bank of Lacon; FirstSouthern Bank, Marion; First State Bank of Shannon-Polo; First State Bank of St. Peter; Great Rivers Bank, Barry; Holcomb Bank, Rochelle; La Salle State Bank; Lena State Bank; Midland Community Bank, Kincaid; Milledgeville State Bank; North Central Bank, Hennepin; Petefish, Skiles & Co. Bank, Virginia; State Bank of Herscher; State Bank of Toulon; State Bank, Waterloo; and State Street Bank and Trust Co., Quincy.

## **Twenty-Five CBAI Member Banks Recognized as Patrons of Community Banking**

A Patron Bank has actively contributed to community banking and supported CBAI through nine very specific criteria, including, but not limited to, representation at Capital Conference, Call on Washington, Group Meetings and Convention, CBAI Board or Committee participation, donations to BancPac/FedPac and the Foundation for Community Banking, attendance at a pre-determined number of education events, and utilization of CBSC services. Twenty-five CBAI members achieved the Patron status for 2023-24. They include include Apple River State Bank; Scott State Bank, Bethany; Bradford National Bank; CNB Bank & Trust, N.A., Carlinville; Buena Vista National Bank of Chester; Dieterich Bank, Effingham; Legence Bank, Eldorado; Farmers National Bank of Griggsville; Farmers State Bank, Elmwood; The Fisher National Bank; Flora Bank & Trust; German-American State Bank, German Valley; State Bank of Graymont; North Central Bank, Hennepin; Liberty Bank; Prairie Community Bank, Marengo; Midwest Bank, Monmouth; First National Bank in Pinckneyville; Princeville State Bank; State Street Bank & Trust Co., Quincy; Rushville State Bank; Bank of Springfield; Security Bank, s.b., Springfield; State Bank of Toulon; and The First National Bank in Tremont. We thank you for your continued support of the Association!



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## **2024 Winner Announced for Excellence and Innovation Forvis Mazars Award, Presented by CBAI**

The winner of the Award for Excellence and Innovation for 2024 is the **Bank of Springfield**, for its initiative, **Keys to Home Ownership**. The purpose of the award is to recognize a high-performing CBAI-member bank that demonstrates commitment to its employees, customers, shareholders, and/or community through exceptional programming. The Excellence and Innovation Award recognizes banks that go beyond the ordinary, from innovative customer services to premier examples of corporate citizenship.

The winning program truly demonstrated what it means to be one with their community. Bank of Springfield is committed to helping lower-income individuals and families purchase a home. The BOS "Keys to Home Ownership" program, which was started in 2022, is a closing cost credit program for borrowers with income under 80% of the area median income where the property is located. Qualifying borrowers receive a \$1,000 credit toward closing costs, which includes and appraisal of the property, recording fee and other one-time costs associated with a mortgage loan. Borrowers are offered financial counseling and resources during the first year of homeownership, including advice on budgeting for expenses and planning for future repairs or updates. Congratulations to the Bank of Springfield!

### **CBAI's Foundation Scholarships for Children and Grandchildren of Community Bankers Announced**

SHAZAM®, Kasasa, and Community BancService (CBSC) Scholarships are given annually in the amount of \$1,000 per year for up to four years of higher education by CBAI's Foundation for Community Banking scholarship program. The winners are children and grandchildren of eligible CBAI-member bank employees, directors and officers — or a part-time bank employee — who are entering their freshman year of undergraduate school or post-high school trade school as a full-time student. These students were awarded \$1,000 per year for up to four years to continue their educations: **Ava Fiedler, Lena State Bank (Community BancService Corporation Scholarship); Onjue Lor Turnbough, Better Banks, Peoria, IL (Kasasa Scholarship); and Zachary Waldeck, First National Bank of Raymond (SHAZAM Scholarship)**. To be eligible, banks must simply pledge/donate a minimum of \$2,500 to the CBAI Foundation, which is tax deductible. While payments may be made over a period of years, banks are eligible for the scholarship drawings with their first payment.

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### **Four Banks Awarded Community Bankers School Scholarships from the CBAI Foundation**

Four, two-year scholarships for bankers to attend the Community Bankers School are awarded annually by CBAI's Foundation for Community Banking scholarship program. They are endowed by the Federal Home Loan Bank of Chicago, The Baker Group, CBAI Career Development Division and Howard & Howard Attorneys. The following banks were awarded scholarships to the Community Bankers School for 2024-25: **Beardstown Savings, s.b.** (The Baker Group Scholarship); **Farmers & Merchants National Bank of Nashville** (Federal Home Loan Bank of Chicago Scholarship); **First Community Bank of Hillsboro** (CBAI Career Development Division Scholarship); and **North Adams State Bank, Ursa** (Howard & Howard Attorneys Scholarship). Winners are chosen from banks that have pledged or donated a minimum of \$2,500 to the Foundation.

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### **Community BancPac Live and Silent Auctions Raise Record Total**

The Community BancPac Live and Silent Auctions at CBAI's 50th Annual Convention & Expo Welcoming Reception on Thursday, September 19, was a resounding success! With more than 15 live auction items including trips, rare bourbon, and experiences and dozens of silent auction items, a record-breaking total of more than \$40,000 was raised for Community BancPac! Also adding to the impressive total were sales from the "golden ticket" raffle, which was won by Tod Jeffers of Scott State Bank, Bethany. Jeffers was able to select any item from the live auction to take home before bidding began. Thank you to all of the donors and bidders who helped make this event a great success!



### **CBAI Foundation for Community Banking Karaoke Fundraiser Champion Announced**

At CBAI's 50th Annual Convention & Expo, the Foundation for Community Banking brought another epic battle! This time, six teams of competitors took the stage for a battle of the karaoke bands. On September 20, 2024, at CBAI's 50th Annual Convention & Expo Friday evening event, each karaoke team had the opportunity to perform one song at the beginning of the night. Attendees were able to "vote" for their favorite performance by donating to the Foundation in that team's name.

All fundraising dollars raised, including the entry fee, other donations solicited before the event, and "votes" on the night of the event, were added together to determine each team's total. The karaoke team that raised the most money for the Foundation at

the end of the night was deemed the winner of the coveted “Golden Microphone” award! The winning team was **The Money Makers, who raised nearly \$7,000!**

**The total amount raised for this event, including donations raised by the six competing teams and donations paid for additional performances, was a record-breaking \$19,780!** Those who chose not to join the competition, but wanted to sing, were still able to do so after the team performances for a minimal Foundation donation. All performances had a full live band accompaniment by Live Band Karaoke of Chicago. All Foundation donations are tax-deductible. Thank you so much to all of our competitors and performers for all of your hard work and fundraising efforts and thank to everyone who supported the Foundation through this event!!

### **CBAI Provides Oral Comments During the EGRPRA Review**

CBAI provided oral comments at the September 25, 2024, Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA) virtual public outreach meeting hosted by the OCC, the FDIC, and the Federal Reserve System. This outreach meeting was part of the regulators’ decennial review to identify outdated, unnecessary or unduly burdensome regulations on insured depository institutions and their holding companies.

CBAI was selected to provide comments on money laundering. Our remarks included recommendations to increase the reporting thresholds for CTRs and SARs and relieve banks of the BOI requirements. It highlighted the steps that must be taken to address check fraud and hold the largest banks accountable for their compliance failures for opening fraudulent accounts and not promptly and reasonably reimbursing community banks for check fraud returns.

[Read CBAI’s Oral EGRPRA Comments »](#)

### **FDIC Releases Results of Summary of Deposits Annual Survey**

The Federal Deposit Insurance Corporation (FDIC) recently released the results of its annual survey of branch office deposits for all FDIC-insured institutions as of June 30, 2024. The FDIC’s Summary of Deposits (SOD) provides deposit totals for each of the more than 76,000 domestic offices operated by more than 4,500 FDIC-insured commercial and savings banks, savings associations, and U.S. branches of foreign banks.

FDIC’s SOD page includes the latest enhancements to the FDIC’s BankFind Suite, a resource for users to understand financial details and trends among FDIC-insured banks. The modernized SOD page in BankFind is available to preview now. The legacy Summary of Deposits will be discontinued by the end of 2024 and users will be automatically redirected to BankFind Suite.

[Subscribe for Updates on SOD and More »](#)



### **ICBA: Record-tying Credit Union Acquisition Comes Amid Increased Scrutiny**

Following this year’s 16th credit union acquisition of a community bank—which ties the record for most in a single year—ICBA continued its call for Congress to investigate credit union policies. In a national news release, ICBA said the acquisition comes as policymakers and the public are increasingly scrutinizing these deals and the role of antiquated credit union policies. As advocated by ICBA, the FDIC last week approved a new statement of policy on bank mergers that for the first time explicitly states that additional scrutiny may be needed for deals involving tax-exempt credit unions. In a June comment letter, ICBA called for the FDIC to include credit unions in its merger reviews.

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### **Senator Moran: Help Needed for Agriculture**

The current farm bill is not adequate to provide relief or safety nets for U.S. farmers, nor is it reflective of the current state of the farm economy, said Sen. Jerry Moran (R-Kan.), a lead sponsor of the ICBA-advocated ACRE Act (S. 2371/H.R. 3139). Moran’s remarks reflect similar concerns expressed last week by Senate Agriculture Committee Ranking Member John Boozman (R-Ark.). Efforts to pass a short-term farm aid package or a new farm bill prior to year’s end are growing, according to recent reports, and

there have been calls for an emergency aid package to provide financial assistance to farmers as quickly as possible. Speaking on the Senate floor, Moran said farm income has declined 43% over the past five years and net farm income is expected to be 27% lower this year than it was in 2022. The current farm bill technically expires Sept. 30, but most programs run until the end of the year.

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### **Participate in CBAI's Foundation for Community Banking Essay Contest Scholarship Program**

The CBAI Foundation for Community Banking provides \$21,000 in scholarship funds for top high school seniors statewide. One semi-finalist may be chosen from each of the CBAI groups via an essay-writing contest. A \$1,000 scholarship can be awarded to a student in 11 of CBAI's 12 groups along with \$500 to a second-place person in each group, which assures geographical uniformity of winners. The statewide winner will win \$1,000 a year for up to four years of higher education. And, as in previous years, the high school of the overall winner will receive \$500. Your bank's chance of sponsoring a winner is better than ever! It costs nothing for your bank to be involved and there are "no strings attached"! However, the banks reaping the greatest benefits are those that offer local scholarships in addition to the \$21,000 the Foundation has made available for awards statewide. For more information, please contact [Cortni](#).

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### **Submit Your Vote by October 10 for Michelle Gross for the Federal Home Loan Bank of Chicago Board of Directors**

CBAI is pleased to endorse incumbent Michelle L. Gross, executive vice president/chief operating officer, information systems officer, and director of The State Bank of Bement for the Federal Home Loan Bank of Chicago 2024 Member Director Election. Gross joined the Federal Home Loan Bank of Chicago's Board of Directors in 2015 and serves in several pivotal roles, including vice chair, chair of the Human Resource & Compensation Committee, member of the Executive and Governance Committee, member of the Audit Committee, and past member of the Risk Management Committee and Operations and Technology Committee. In addition, Gross serves as a delegate to the Council of Federal Home Loan Banks on behalf of the Federal Home Loan Bank of Chicago. **The deadline to vote is Thursday, October 10.**

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### **Registration Deadline is October 4 for the FRB Chicago's 18th Annual Community Bankers Symposium**

Registration is now open for the 18th Annual Community Bankers Symposium – *Community Banking: Navigating a Changing Landscape* – which is being hosted by the Federal Reserve Bank of Chicago, the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Conference of State Bank Supervisors.

This year's Symposium will be held on Friday, October 11, 2024. This event will take place in person at the Federal Reserve Bank of Chicago. A remote option is available for those unable to attend onsite. Executive officers and directors of 7<sup>th</sup> District community banks, bank holding companies, thrifts and savings and loans, are cordially invited to attend and hear from senior policymakers and industry experts about the challenges and opportunities impacting banking, with a special focus on current industry developments, strategic planning, commercial real estate and other important bank supervisory issues. Please follow the link to register, to view the agenda, and to see the speakers' profiles. Registration closes October 4, 2024, at 5:00 p.m. CST.

[Register Today »](#)

### **Donate Today to CBAI Foundation's "\$50 for 50" Anniversary Fundraiser**

In honor of CBAI's golden anniversary, the Foundation for Community Banking is spearheading a special "50 for 50" Campaign. There are several different ways you can choose to participate. You can make a bank donation in honor of the 50th anniversary, such as \$500 or \$5,000, or any \$50 increment you wish.

Another option is to encourage your staff members and/or board members to make a \$50 donation to the Foundation in honor of CBAI. Banks can also choose to offer to match staff donations up to \$500, \$5,000 or any amount they choose. You can also

increase your bank's current accumulated donation to the \$5,000 mark, which is the silver donation level, or celebrate CBAI's golden anniversary by becoming a gold-level sponsor.

Contributions in any amount are greatly appreciated! All banks, associate members and individuals donating to this campaign will be recognized in Banknotes magazine. Banks and associate members reaching the \$5,000 Silver level or \$10,000 Gold level during CBAI's golden anniversary year will also be recognized on social media, with a news release, and at CBAI's annual convention. **All donations are 100% tax deductible!**

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### 2024 Comp Survey Results Are Available for Purchase

The results of CBAI's 2024 Compensation Survey are now available! Administered by BalancedComp, the survey results are free to participants, thanks to sponsor Risk Strategies|ZALE Financial Group. Non-participants can purchase results for \$400 for CBAI members and \$600 for prospective members. If you are interested in purchasing the results, please contact [Cortni](#).



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## NEWS FROM SERVICES

### Wolters Kluwer Financial Services Named 2024 CBSC Service Provider

Each year, CBAI recognizes a standout partner that has exceeded expectations for delivering value to CBAI member banks. This year marks the 35th consecutive year the award has been presented and it remains one of the highest honors CBAI bestows upon a business partner that has truly had an impact on serving Illinois community banking through CBAI. CBSC is pleased to recognize **Wolters Kluwer Financial Services**, a valuable partner of CBAI for more than three decades, with a stellar reputation for providing solutions to community banks.

CBAI and the professionals at Wolters Kluwer Financial Services have worked together for 36 years to help community banks comply with ever-changing regulations and to bring new solutions for compliance and lending. More recently, CBSC and Wolters Kluwer have partnered to bring our membership their innovation for Beneficial Ownership Interest Report Filing services. For many years, the leadership and innovation for the benefit of community banks have been the hallmark of a truly historic partnership between CBSC and Wolters Kluwer. For all their many contributions to protecting and preserving community banks, we awarded Wolters Kluwer as the 2024 CBSC Service Provider.

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### Ncontracts: September Regulatory Update: 1071 and Other CFPB News, Proposed Financial Data Standards, and Brokered Deposits

The weather may be cooling down for fall, but the regulatory environment is still hot. But don't worry – the Ncontracts team of regulatory compliance experts is here to break it all down for you. This month's Regulatory Update delivers on all the hot topics, including what the CFPB is up to, the proposed rules your institution needs to know about, and why one CEO is looking at compensation limits for violating mortgage servicing laws.

[Read More and Listen to Podcast »](#)

### Kasasa: Perfect the Offer: Go to Market in a Way that Drives Real Results

Just because you offer a high-yield checking or savings product doesn't necessarily mean you'll reach all the deposit goals you have for your institution. Success also depends on how well you calibrate your product design and mix. Simply copying and pasting a 5% or 6% promoted rate, adding some qualifiers, and calling it a day isn't going to cut it. A 5% or 6% rate on a checking account certainly grabs consumer attention — and will likely bring in a number of new accounts, as well as retain current accountholders. But how do you make sure the math works for your bottom line? There are far

more variables than the promoted rate and the qualification criteria. For instance, the above-cap rate plays a huge role in account balance realization, as does the rate tiering structure. Also, pairing a high-yield savings product can encourage savers to voluntarily choose a lower yield thereby reducing the overall cost of funds. All of these are key in the success of your deposit goals. But you still need to optimize and perfect the offer by creating compelling campaigns, advertising in the right places, and equipping every employee to sell these products.

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### **CBIS: This and That Insurance News**

There is no shortage of news from the field of insurance. This article shares a variety of the latest insurance topics of interest to CBAI member banks. Find a short synopsis of current cases and how they may affect insurance featuring topics from the DOJ whistleblower program, the definition of flood, reinsurance fraud, tribal loan claims, and data breaches, to cyber insurance and more.

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### **Wolters Kluwer Index Tracks Financial Services Regulatory Enforcement Volatility**

**CBSC Preferred Provider Wolters Kluwer's** latest *Regulatory Violations Intelligence Index* shows notable increases in the total number of U.S. financial services-related regulatory violations during the first half of 2024 compared to 2023 second-half results, with 199 offenses cited in 2024 versus 136 in the prior six-month period. Conversely, total penalty amounts declined dramatically, from \$1.876 billion in the first half of 2024 versus \$7.977 in the second half of 2023, marking the pronounced volatility of the regulatory enforcement landscape.

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CBSC Preferred Providers



## **EDUCATIONAL EVENTS**

### **CBAI's 50th Annual Convention Recorded Sessions Available On-Demand!**

CBAI is pleased to offer on-demand recordings of CBAI's 50th Annual Convention breakout education sessions, including the CBAI Fintech Showcase powered by the ICBA ThinkTECH Accelerator. CBAI member banks that attended Convention may register for \$250, those that were unable to attend may register for \$500. Sessions expire December 31, 2024.

[Register Today »](#)

### **2024 CDD Fall Meeting Scheduled for October 22 in Grafton**

CDD Annual Fall Meeting scheduled for October 22, 2024, at Aeries Winery, Grafton, is geared toward honing professional and banking skills. A social event will be held at Alton Hauntings Tour on Monday, October 21, 2024, followed by a full day of education on Tuesday, October 22. Topics covered include "The Thin Line Between Running & Ruining a Bank," "The Continued Prevalence of Community Banking," and "A Present Look at the Future of Community Banking" with Greyson Tuck, attorney and consultant, Gerrish Smith Tuck; "Legislative Update" with Megan and Jerry Peck, CBAI; and "Economic Outlook" with Deon Perryman, associate partner, The Baker Group.

Support CDD and [register now](#) for these informative educational sessions; as well as the opportunity to network with other CDD members. If you are not a CDD member and would like to join, please [click here](#). If you have any questions, contact [Melinda McClelland](#), CBAI vice president of education & special events, at 800/736-2224.

### **ACH: Stay Informed & In-Compliance Scheduled for October 24 in Springfield or via On-Demand Recorded Session**

In the ever-changing world of ACH, it is difficult to stay abreast of the risks involved and the ever-changing rules. The presentation gives community banks ideas for reducing risk and improving compliance. The ACH-Rule changes that are effective from 2021 - 2024 are also explained in a practical, easy-to-understand approach. Identify areas of ACH activity where a financial institution may be held liable if proper procedures are not in place. Fraud schemes occurring within ACH processing are outlined. Operations officers, operations staff and ACH personnel all benefit from this program.

[Register Today »](#)

### **Register for the 2025 Community Bankers for Compliance Program!**

Now more than ever, the community bank is faced with a bewildering array of ever-changing regulations. Community Bankers Association of Illinois (CBAI) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). Now in its 36th year, 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 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.

CBAI is offering a basic program membership, an enhancement option to the CBC program, a basic extended regulatory update, and an on-demand option, all of which are highlighted on the CBC renewal brochure. You may choose to register for the basic CBC program, or you may choose to add on the enhancement option and/or the basic extended regulatory update. If you have any questions regarding these options, please don't hesitate to contact Jennifer Nika at CBAI at 800/736-2224.

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CBAI Educational Calendar

