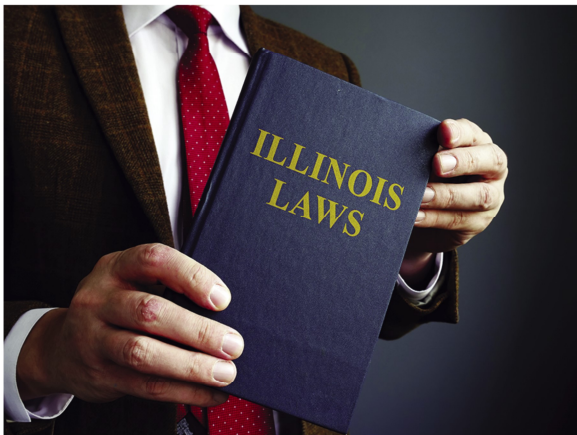
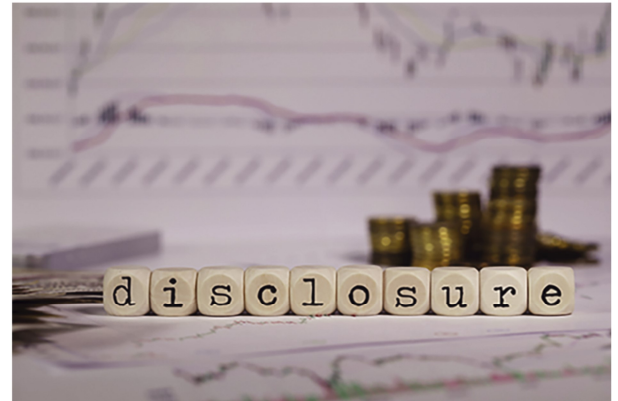


CBAI Bank Operations Bootcamp



- IL State Law
- NOW Accounts and Money Market Accounts
- Truth in Savings Disclosures for the Frontline Staff
- Assisting Loan Applicants
- Privacy
- Regulation E Challenges
- BSA for Operations
- Unfair and Deceptive Acts & Practices
- Complaint Management



On-Demand
Recorded Session

Course Introduction

The Community Bankers of Illinois and Young & Associates, Inc. are pleased to offer Bank Operations Bootcamp. This bootcamp was designed for customer contact and frontline personnel. Compliance is always a complex subject. Customer contact and frontline personnel are at risk, as there are so many ways that their actions, inactions, or words could unintentionally create problems for the bank. For instance, a joke that is meant to be innocent and funny could result in a fair lending issue. In addition to responding to a customer request using the wrong words could create difficulties that no one needs. The right knowledge helps to mitigate these types of risks.

Who Should Attend?

While all are welcome, this training is designed for frontline and customer contact staff. This might include branch managers, assistant managers, new accounts personnel, tellers, and any others that interact with customers on a daily basis.

This one-day workshop is designed for front-line/customer contact staff to offer the training they need to keep themselves and the bank out of trouble. We cover a wide variety of topics, as seen in the detailed agenda below. The manual covers each area in detail, and “cheat sheets” are offered where appropriate, to assist attendees in sharing this training with others in the bank. Note that other subjects may be suggested, either prior to or at the seminar. While much of the training will be in compliance-related areas that impact frontline staff, state requirements and issues will be included, and other subjects that are necessary to the operation of the bank.

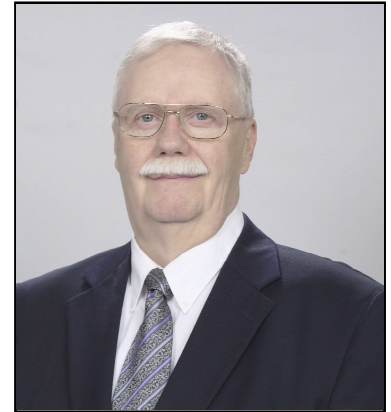
The seminar concludes with a general discussion of other topics as suggested by the attendees.

Agenda

- Illinois State Law (Presenter: Jerry Peck, CBAI SVP of Governmental Relations)
 - Escheatment
 - Dormant Accounts (including safety deposit boxes)
 - Delinquent Accounts
- NOW Accounts and Money Market Accounts
 - Update on the Regulations and How this May Impact your Customers
- Truth-in-Savings Disclosures for the Frontline Staff
 - What Information is Provided
 - Timing Requirements for Delivery
- Assisting Loan Applicants
 - Fair Lending Do's and Don'ts
 - Providing Information Orally – In-Person or Electronically
- Privacy
 - The Privacy Disclosure
 - Protecting the Customer's Privacy within the Bank
 - Protecting the Customer's Privacy in Electronic Communications (Phone, Email, etc.)
- Regulation E Changes
 - Handling Customer Complaints and Similar Situations
 - Protecting the Customer and the Bank (As Best We Can Under the Regulation)
- BSA for Operations
 - Currency Transaction Reports
 - Suspicious Activity Reports
 - High Risk Customers
- Unfair and Deceptive Acts and Practices
 - What is UDAAP
 - How to Avoid Issues
- Complaint Management
 - How to Handle Complaints from Customers – What to do?

About the Presenter

Bill Elliott CRCM, senior consultant and director of compliance education, has over 45 years of banking experience. At Young & Associates, he leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes compliance articles and training materials. During his career, Elliott spent 15 years as a compliance officer and CRA officer in a large community bank and worked for a large regional bank. He has 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 administration, credit administration, collections, and commercial loan workout. He holds the designation of Certified Regulatory Compliance Manager (CRCM).



Bill Elliott

Registration Fees

CBAI MEMBER

On-Demand Recorded Session \$500 per bank

****PROSPECTIVE-MEMBER**

On-Demand Recorded Session \$1,000 per bank

CDD members receive a 10% discount on live attendance only.

***Only financial institutions/firms eligible for CBAI membership.*

SEMINAR MATERIALS/ON-DEMAND RECORDED SESSION

The on-demand recorded session will be emailed to participants approximately 7-10 business days after the live event takes place. Your entire bank can utilize this session for training as it includes the video from the day of the program, plus the exact same handout materials as the live session. For more information, please contact Melinda at CBAI Headquarters.

CONTINUING EDUCATION CREDITS

If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

Registration Form

CBAI BANK OPERATIONS BOOTCAMP

____ ON-DEMAND RECORDED SESSION

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

(E-mail addresses are required for registration).

Name/Title _____

E-Mail _____

(E-mail addresses are required for registration).

____ I have special needs, please contact me before the seminar.

Please select your payment method.

____ Check Enclosed ____ Check in Mail

____ Pay at Door ____ Credit Card*

**If you are paying by credit card, please fill out the following information.*

(Visa, MasterCard & Discover accepted).

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____

Three-Digit Security Code _____



Click it in:
www.cbai.com



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224
(217) 529-2265

Date and Location

On-Demand Recorded Session

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Breakfast and lunch are provided.

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Dept. of Financial and Professional Regulation.

For More Information

Tracy McQuinn, SVP
Melinda McClelland, VP
Jennifer Nika, VP

Tina Wilder, Administrative Asst.
Dept. of Education/Special Events
800/736-2224 Fax: 217/585-8738

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day.** Invoices and training materials will be sent to all "no shows."

Visit us online at www.cbai.com

