

Community Bankers for Compliance Program

E-Learning Seminars via GoToWebinar

February 1, 2022

February 2, 2022

9 a.m. - 12 p.m.
each day

Springfield, IL

November 9, 2021

May 3, 2022

August 2, 2022

Lisle, IL

November 10, 2021

May 4, 2022

August 3, 2022



*The challenge of
keeping pace with
the ever-changing
compliance
regulations!*

Presented By:



YOUNG & ASSOCIATES™

Sponsored By:



Community Bankers for Compliance Program

Community Bankers Association of Illinois (CBAI) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). Now in its 33rd year, the CBC Program is the most successful and longest running compliance training program in the country.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

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. Each person attending the program will receive a detailed manual, written in full narrative, that they can take back to the bank as a reference and training tool.

Monthly Newsletter. The Compliance Update newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

Compliance Hotline. Members of the program may call the Young & Associates' toll-free number or visit their web site 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 web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. Members will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

Dates and Locations

E-Learning Seminars via Go To Webinar

February 1 & 2, 2022

Each webinar runs from 9:00 a.m. to approximately 12:00 p.m.

Crowne Plaza Springfield, IL

November 9, 2021

May 3, 2022

August 2, 2022

DoubleTree by Hilton Lisle/Naperville

Lisle, IL

November 10, 2021

May 4, 2022

August 3, 2022

Registration begins at 8:30 a.m.
Seminars run from 9 AM to approx.
4 PM.

CBC Enhanced Program

In recognition of the rapidly changing regulatory landscape, CBAI will once again offer additional services for the coming year with the CBC Enhanced Program.

Who Should Attend

The focus of the CBC is always regulatory compliance. It is essential that your bank's compliance officer attend. But 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. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.



Regulatory Approval

The Community Bankers for Compliance Program has passed the test of regulatory scrutiny. After the original program was developed

in other states, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were 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).

Compliance Manuals

When you attend a seminar, you want to focus 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. **Beginning in 2021/2022, CBAI will NOT be printing CBC manuals. We will send you the materials prior to the seminar so you may print them or bring them with you on your electronic device. We will not have copies available.**

Participant Interaction

The CBC Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

On-Demand Option

CBAI will be offering an On-Demand option for 2021/2022. The recording will be available approximately one week after the live program takes place. Your selection applies to all sessions for the year and an additional charge will be incurred to switch to on-demand from the live prior to the session being conducted.

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 will provide practical, user-friendly compliance techniques and explain 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.

About the Young & Associates, Inc. Instructors for the CBC Program

Bill Elliott

CRCM, Sr. Consultant and Director of Compliance.

Bill Elliott has over 40 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, Bill 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).

Sharon Bond

CRCM, Consultant.

Sharon Bond specializes in consumer compliance at Young & Associates. She leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. In addition to her Regulatory Compliance Manager (CRCM) designation, she holds the designation of the Six Sigma Qualtec Black Belt certifications.

Dale Neiss

CRCM, Consultant.

With over 30 years of banking experience, Dale Neiss, provides consulting and training, and writes articles and compliance manuals for Young & Associates. He has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. He holds the designation of Certified Regulatory Compliance Manager (CRCM).



Community Bankers for Compliance Program

Please check appropriate box(es).

CBC PROGRAM MEMBERSHIP OPTIONS

CBC Basic Program (LEVEL 1): (In-Person)

- o \$1,650 for the first CBAI member
- o \$550 for each additional CBAI member
- o \$2,450 for the first CBAI prospective member
- o \$1,450 for each additional CBAI prospective member

CBC Basic Program (LEVEL 1): (On-Demand*)

- o \$2,500 On-Demand sessions only for CBAI member banks
- o \$3,200 On-Demand sessions only for CBAI prospective member banks
- o *A \$250 additional charge will be incurred to switch from in-person to on-demand within 10 days of the seminar date.

CBC Enhanced Program (LEVEL 2):

\$900 additional charge to your CBC Basic Program Membership

INDIVIDUAL CBC SEMINAR SESSION FEES

- o \$410 for the first CBAI member
- o \$220 for each additional CBAI member
- o \$820 for the first CBAI prospective member
- o \$440 for each additional CBAI prospective member
- o Individual Session On-Demand (Add \$250 to Total)

Dates and Locations

CBAI dates and locations for CBC Program are as follows:

Compliance E-Learning Webinars

February 1 & 2, 2022
Each webinar runs from 9:00 a.m. to approximately 12:00 p.m.

Crowne Plaza
3000 S. Dirksen Parkway
Springfield, IL

November 9, 2021
May 3, 2022
August 2, 2022

DoubleTree by Hilton
Lisle/Naperville
3003 Corporate West Drive
Lisle, IL

November 10, 2021
May 4, 2022
August 3, 2021

Registration begins at 8:30 a.m.
Seminars run from 9 AM to approx. 4 PM.

REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-mail _____

E-mail address is required for registration.

Additional Delegates:

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

Please select your payment method:

Check Enclosed Pay at Door Check in Mail Credit Card*

* If paying by credit card (Visa, MasterCard, and Discover accepted), please fill out the following information:

Name as it reads on card: _____

Company name on card: _____

Billing address of card: _____

Card # _____

Exp. date _____ 3-digit security code _____

Total Amount Enclosed: \$ _____

For additional information, contact:

Tracy McQuinn, Senior Vice President of Education and Special Events

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Kim Cordier, Administrative Assistant

Tina Wilder, Administrative Assistant

Department of Education and Special Events at
1-800-736-2224 or (217) 529-2265
or Terry Griffin - Chicago area Vice President,
at (773) 209-2260 or Fax number: (217) 585-8738

CBC Basic Program Membership (LEVEL 1):

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Associates, Inc.)
- Hotline services for all CBC members via telephone and internet
- Monthly Compliance Update Newsletter (sent electronically only)
 - Compliance Update includes an ongoing monthly update to the compliance calendar
- Access to CBC Members Only Web Page

CBC Enhanced Program Membership (LEVEL 2):

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed Compliance News Flash listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes web site addresses for each pronouncement
- \$200 credit toward the purchase of individual Young & Associates, Inc. compliance products purchased during the CBC program year.
- Recorded Quarterly Regulatory Update:
 - Helps those CBC members who are not always able to attend live CBC seminars to stay on top of current regulatory events.
 - Available for download for 90 days from time of website posting.
 - Recorded Regulatory Update placed in a password protected area of the CBC Enhanced Members Only Web Page.
- Quarterly Conference Call for all CBC Enhanced Members. Topics will include suggestions from you as well as updates from the Young & Associates, Inc. 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.

CBC Program Membership Options

CBC Basic Program Membership (LEVEL 1):

- \$1,650 for the first Community Bankers Association of Illinois (CBAI) member
- \$550 for each additional person for CBAI members
- \$2,450 for the first CBAI prospective member
- \$1,450 for each additional CBAI prospective member
- \$2,500 On-Demand sessions only for CBAI member
- \$3,200 On-Demand sessions only for CBAI prospective member

CBC Enhanced Program Membership (LEVEL 2):

- \$900 additional charge to your CBC Basic Program Membership.