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# COMMUNITY BANKERS FOR COMPLIANCE

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

## 2025 PROGRAM DETAILS

### **E-Learning Seminar** January 28 - 29, 2025

*The E-Learning Seminar will be conducted virtually through GoToWebinar and is scheduled to take place daily from 9:00 a.m. to 12:00 p.m.*

**Springfield**  
October 29, 2024  
April 29, 2025  
July 29, 2025

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

**Naperville**  
October 30, 2024  
April 30, 2025  
July 30, 2025

# ABOUT THE CBC PROGRAM

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 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 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 web page ([www.younginc.com/cbclogin-2/](http://www.younginc.com/cbclogin-2/)) 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 Members 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, CBAI will once again offer additional services for the coming year with the CBC Enhanced Program and Extended Regulatory Update. Please refer to the insert for more information.

## WHO SHOULD ATTEND?

The focus of the CBC 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 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. **Prior to each seminar, you will be emailed a link containing handout materials, your seminar certificate, an evaluation form, and the seminar attendee list. Please bring printed materials or download them to your device, as printed copies will not be available on-site.**

## 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.

## ON-DEMAND OPTION

Can't make it to the live seminar? The on-demand recordings are available **approximately 10-12 business days** after the live session. **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.**

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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

Please check appropriate box(es).

## CBC MEMBERSHIP OPTIONS

### CBC Basic Program (Level 1) In-Person:

- \$1,850 for the first CBAI member
- \$550 for each additional CBAI member
- \$2,650 for the first CBAI prospective member
- \$1,450 for each additional CBAI prospective member

### CBC Basic Program (Level 1) On-Demand\*:

- \$2,700 on-demand sessions only for CBAI member banks
- \$3,400 on-demand sessions only for CBAI prospective member banks
- \*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

### CBC Extended Regulatory Update Program (Level 3):

- \$600 additional charge to your CBC Basic Program membership

## INDIVIDUAL CBC SEMINAR SESSION FEES

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

## DATES & LOCATIONS

### E-Learning Seminar

January 28 & 29, 2025  
9:00 a.m. - 12:00 p.m. each day.

Please select location:

### Springfield

October 29, 2024  
April 29, 2025  
July 29, 2025

### Naperville

October 30, 2024  
April 30, 2025  
July 30, 2025

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

## REGISTRATION FORM

### Designated Banker:

Name

Bank

Address

City  State  Zip

Phone  Fax

Email

\*Email is required for registration.

### Additional Delegate(s) & Email Address(es):

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

### Payment Information:

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 on Card

Billing Address

Card Number

Exp. Date  CVC

Total Amount Enclosed: \$

FOR ADDITIONAL INFORMATION, PLEASE CONTACT:

Tracy McQuinn, Senior Vice President

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Tina Wilder, Administrative Assistant

Department of Education and Special Events

Phone: (800) 736-2224 or (217) 529-2265

Fax: (217) 585-8738

Mail form or checks to:

CBAI Headquarters  
901 Community Drive  
Springfield, IL 62703

# CBC PROGRAM LEVELS



## 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 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 [LEVEL 2]

*Membership includes all LEVEL 1 services, PLUS:*

- 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 [LEVEL 3]

*Membership includes all LEVEL 1 services, PLUS:*

- 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 LEVEL 1	ENHANCED LEVEL 2	EXTENDED REGULATORY UPDATE LEVEL 3
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		✓	