

CBAI Presents

# Banking Essentials

This four-day series (or one-day seminars) provides a complete overview of community banking for the newer employee.

Third Quarter  
February 23, 2010

Fourth Quarter  
February 24, 2010

CBAI Headquarters, Springfield

# Banking Essentials

*"This seminar was very informative and a great overview of bank regulations – a must for anyone new to banking."*

Lana Rudolph,  
Financial Analyst  
South Side Trust & Savings  
Bank, Peoria

*"The speaker was very informed in this area and did an excellent job!"*

Angela Truluck,  
Marketing Officer  
First National Bank, Steeleville

*"The speaker was very clear and professional and kept everyone's attention well."*

Erik Boehmke,  
Personal Banker  
Farmers National Bank,  
Prophetstown

*"The speaker's knowledge, as well as concise materials, will be an excellent reference for future questions and situations. Well done!"*

Pam Dunlap,  
Business Development Officer  
Peoples Bank of Kankakee  
County, Bourbonnais

*"I liked the speakers' expertise and ability to make complex material understandable to new bank employees."*

Ryan Renn, Loan Processor  
Lisle Savings Bank

The Community Bankers Association of Illinois (CBAI) is pleased to present quarters three and four of "Banking Essentials," four one-day seminars offered in Springfield. *A must for the newer community bank employee*, this series is designed to provide a complete knowledge of banking principles and operations. It is also geared toward veteran employees as a refresher course. The four quarters are structured as two, two-day sessions, to cut down on travel for your convenience. As such, quarters one and two are offered on consecutive days in August and quarters three and four are offered on consecutive days in February. All seminars are held at the CBAI Headquarters in Springfield.

This program also boasts a staff of instructors who are not only popular CBAI speakers, but also some of the best presenters in the banking field with Bryan Bradley, Jim Rechel, Ann Brode, and Jim Kleinfelter.

While it is recommended that the individual attend all four quarters of the series to receive an entire overview of banking, each quarter's material stands alone; one quarter is not a prerequisite for another. From year to year, CBAI plans to offer the same quarterly curriculum, so you may register an employee for the series beginning with any quarter. However, if you want your staff to learn about the material we're presenting in a particular quarter, the program provides a thorough education and may be attended as a stand-alone class.

Series registrants cannot carry over funds to the next year. If you cannot attend one of the quarters, another individual from the bank may be sent as a replacement or that quarter's manual will be sent and funds will be forfeited.

**Who Should Attend?** Any and all bank staff with up to five years' experience or veteran employees who are looking for a refresher course.

## Certificate of Completion:

CBAI will award a Certificate of Completion to any student who attends all four quarters in any sequence.

More information regarding the August series, "Analyzing the Bank and the Banking System" and "What is a Bank?" will be distributed in June.

## Dates and Location

February 23, 2010  
(3rd Quarter)  
February 24, 2010  
(4th Quarter)

CBAI Headquarters  
901 Community Drive  
Springfield, IL  
217/529-2265

# 3<sup>rd</sup> Quarter

# 4<sup>th</sup> Quarter

## Regulatory Guidelines & Examinations

### A SHORT HISTORY OF BANKING

#### THE FEDERAL RESERVE SYSTEM

- Creation, purpose, and structure
- Services
- Regulations
- Bank holding companies

#### BANK EXAMINATIONS

- The different regulatory agencies
- Preparing for exams (request letter) and the examiner in charge
- CAMELS and Safety & Soundness Exams
- Compliance exams
- Exit interviews after exams
- Supervisory actions (MOUs, Cease & Desist Orders)
- The employee's role

#### OVERVIEW OF FDIC DEPOSIT INSURANCE

- Categories of ownership
- Required bank records
- Most common errors in setting up accounts

#### BOARD RESPONSIBILITIES AND SUPERVISION

## Integrated Bank Security, Compliance, & Customer Service

#### BANK SECURITY AND THE BANK PROTECTION ACT

- Purpose of the Bank Protection Act
- Provisions of the Act
- Security program components
- Reporting requirements
- Suspicious Activity Reporting

#### SECURITY RELATED COMPLIANCE ISSUES

- Determining the Acts related to security (Bank Secrecy Act, Patriot Act, FACT Act, Red Flags Act, Privacy Act, Information Security etc.)
- Defining the Acts provisions  
Integrating the Acts with the Bank Protection Act

#### CONVERGENCE OF CUSTOMER SERVICE AND SECURITY

- Defining customer service
- Developing customer service skills
- Handling upset customers
- Six steps to exceed customer expectations

#### FRAUD TRENDS IN THE MARKETPLACE OF TODAY AND TOMORROW

- Issues affecting community banks
- Fraud trends in community banks
- Challenges presented by technology
- Challenges presented by terrorism

## Speakers

Bryan Bradley of Young & Associates, Inc., leads the third quarter of the Banking Essentials Series. Bradley brings to Young & Associates extensive experience working in financial services. Bradley has served as a compliance officer for a variety of financial institutions, including national mortgage companies, a multi-billion dollar holding company, and community banks. In addition, he has served as a CRA officer for a community bank, as well as a loan officer for residential, consumer, and commercial lending departments; conducted loan reviews; and worked for the Federal Reserve Bank of St. Louis as a compliance examiner.

Bradley graduated from Truman State University, Kirksville, MO, with a degree in accounting and holds the designation of Certified Regulatory Compliance Manager (CRCM).

James D. Rechel, president of The Rechel Group, Inc., which specializes in security intervention solutions, leads the fourth quarter. Rechel was director of bank protection for Fifth Third Bank in Cincinnati, Ohio, and had responsibility for the fraud prevention and investigation program for the credit-and debit-card portfolio. Prior to this, Rechel held various positions within the bank protection department, and was a loan officer for Fifth Third Bank, he was a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies, and narcotics cases. He is a past board member of the American Society for Industrial Security (ASIS) and the International Association of Financial Crimes Investigators (IAFCI). Rechel has a bachelor's degree in business administration from the University of Cincinnati, and graduated from the FBI Academy in 1985, prior to his assignment as an FBI agent in Selma, Alabama.

