

Compliance Institute

CBAI Headquarters - Education Center - Springfield, IL



Lending Compliance April 6 - 8, 2010

Presented by:



Consultants to the Financial Industry

Young & Associates, Inc.

121 East Main Street
P.O. Box 711
Kent, OH 44240

Sponsored by:



Community
Bankers
Association
of Illinois®

The Compliance Challenge

The community bank is faced with a bewildering array of ever-changing regulations. While all banks strive to be in compliance, the regulatory requirements can seem overwhelming. Most banks do not have the time or money to build elaborate compliance systems. The problem is getting the right information at the right time and finding a cost-effective approach to managing compliance.

Practical Solution

In response to this need, Community Bankers Association of Illinois is sponsoring the Community Bankers for Compliance Program (CBC). Now entering its 22nd year, the CBC provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for maintaining your in-bank compliance program. Additionally, it provides a forum where bank compliance officers can discuss issues and exchange ideas with other community bankers.

Compliance Institute

As the Community Bankers for Compliance Program has evolved, we have identified a need for a basic, introductory class for those compliance officers who are either new to banking or new to their positions in the area of lending compliance.

To meet this need, we have created a comprehensive lending compliance program to provide a detailed understanding of the major regulatory lending compliance regulations that have been determined to be “must knows” for compliance officers.

New compliance officers, internal auditors, compliance back-up personnel, and other bank employees who want to be comfortable with the compliance regulations should attend this informative program.



Interactive

The program is designed to assist the attendees in getting timely answers to their questions. We encourage bankers to be active participants by bringing questions, and concerns for review by the group. This two way flow of information increases understanding and improves the bank’s effort toward a viable compliance program.

Dates and Location

April 6 - 8, 2010 (Lending Compliance)

The Compliance Institute will be held at CBAI Headquarters, Education Center, 901 Community Dr. in Springfield. Registration will be on Day 1 at 8:00 am. Education will begin each day at 8:30 am and end at 4:30 pm.

Compliance Professionals

This Community Bankers for Compliance Program is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks. In total, the consultants at Young & Associates have published more than 30 books and several hundred articles on banking. They provide training to more than 1,000 bankers each year and are speakers at several state and national conferences.

Bill Elliott, Senior Consultant and Manager of Compliance

With over 30 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also 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 and credit administration, collections, and commercial loan workout.

Bryan K. Bradley, CRCM, Senior Consultant

Bryan Bradley is a compliance consultant for Young & Associates, Inc. His banking career includes working as a compliance officer for a variety of financial institutions, including national mortgage companies, a multi-billion dollar holding company, and community banks. He has also served as a CRA Officer for a community bank, as well as a loan officer for residential, consumer, and commercial lending departments; conducted numerous loan reviews; and worked for the Federal Reserve Bank of St. Louis as a compliance examiner.

A Commitment to You

We take pride in knowing that the Compliance Institute has been developed to meet the unique needs of the community bank. Therefore, it is through the high standards that the Community Bankers Association of Illinois has developed over the years that we ask you to join us in this program.

Lending Compliance

Tuesday, April 6, 2010

Registration: 8:00 am
(8:30 am - 4:30 pm)

Wednesday, April 7, 2010

(8:30 am - 4:30 pm)

Thursday, April 8, 2010

(8:30 am - 4:30 pm)

Presenters:

**Bryan Bradley, CRCM, Senior Consultant,
Bill Elliott, Senior Consultant and
Manager of Compliance
Young & Associates, Inc.**

- Regulation Z: Truth in Lending
- Community Reinvestment Act
- Fair Lending, Regulation B: Equal Credit Opportunity Act, and Fair Housing Act
- HUD's Regulation X: Real Estate Settlement Procedures Act
- National Flood Insurance Program
- Regulation C: Home Mortgage Disclosure Act
- Compliance Management
- Privacy
- Fair Credit Reporting Act
- Customer Identification Program (BSA)
- Final Test



Registration Information

Lending Compliance (April 6 - 8, 2010)

Registration Fees:

- \$579 per person for banks who are members of the CBC Program and CBAI.
- \$629 per person for banks who are members of CBAI but not members of the CBC Program.
- \$1,079 per person for banks who are not members of CBAI and the CBC Program.



Registration Form:

Bank Name _____

Attendee Name _____

Attendee Name _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-Mail Address(es) _____

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 accepted), please fill out the following information:

Name as it reads on card _____

Company name on card _____

Billing address of card _____

Card number _____ Expiration date _____

Visit us online at www.cbai.com

Total Enclosed \$ _____

Hotel Reservations

For room reservations call the Baymont Hotel in Springfield at 217.529.6655.

Be sure to mention that you are a member of CBAI to obtain the special rate of \$59.99 for a single and/or double room.

For additional information, call:

Tracy McQuinn, Senior Vice President of Education and Vice President of Special Events,
 Sandra McAvoy, Vice President of Education and Senior Vice President of Special Events,
 Valerie Johnston, Vice President,
 Melinda McClelland, Vice President,
 Rebecca Ridgeway, Administrative Assistant
 Department of Education and Special Events at 1-800-736-2224 for banks in Illinois or (217) 529-2265,
 or Terry Griffin, Chicago area Vice President, at (708) 714-3333.
 Fax number: (217) 585-8738.