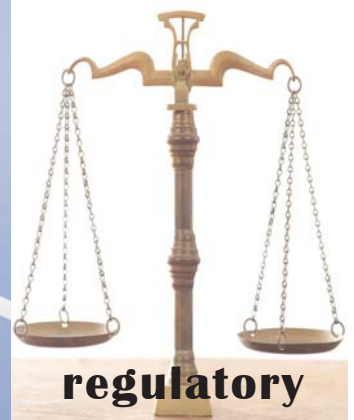


Community Bankers for Compliance Program

MEETING THE CHALLENGE



Springfield, IL:

November 5, 2009
February 2, 2010
May 5, 2010
August 3, 2010

Naperville, IL:

November 4, 2009
February 3, 2010
May 4, 2010
August 4, 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®



Community Bankers for Compliance Program

Community Bankers Association of Illinois (CBAI) is pleased to sponsor the twenty-first annual *Community Bankers for Compliance Program (CBC)*. This program is the most successful and longest running compliance training program in the country and 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. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Annual membership to the CBC Program consists of four inter-related compliance services:

- 1. Quarterly Seminars.** compliance seminar is provided each quarter. The 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.
- 2. Monthly Newsletter.** The *Compliance Update* newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.
- 3. Compliance Hotline.** Members of the program may call the Young & Associates' toll-free number or visit their Web site on the Internet for compliance officer questions that arise on a daily basis. Young & Associates has several 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.
- 4. CBC Members Only Web Page.** This web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. In it you 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.

Who Should Attend

The focus of this program is on 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 have also found 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 Program has been priced to enable your bank to send additional employees at a substantial savings. Remember, a banker can never be too educated in his/her area of responsibility, especially with regulatory requirements changing so rapidly.



Program Flexibility

To assure that CBC member banks are getting the most out of their memberships, the program is designed with flexibility in mind. We realize that job responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

CBAI will be offering dates and locations for the CBC Program as follows:

November 4, 2009 - Holiday Inn Select, Naperville

November 5, 2009 - Crowne Plaza, Springfield

February 2, 2010 - Crowne Plaza, Springfield

February 3, 2010 - Holiday Inn Select, Naperville

May 4, 2010 - Holiday Inn Select, Naperville

May 5, 2010 - Crowne Plaza, Springfield

August 3, 2010 - Crowne Plaza, Springfield

August 4, 2010 - Holiday Inn Select, Naperville

Registration begins at 8:30 AM. Each seminar runs from 9:00 AM until approximately 4:00 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.



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.

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

Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult, though, to listen to a speaker and write detailed notes at the same time. For this reason, the Community Bankers for Compliance 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.

Risk Management

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor internal compliance. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.

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.

A Commitment to You

The Community Bankers for Compliance Program was designed to deliver a cost-effective compliance service to our member banks. We take pride in knowing that this program has been developed specifically to meet the unique needs of the community bank.

Certificate of Completion

To demonstrate your commitment to having a strong compliance program, individual program attendees will receive a certificate of completion upon attendance at all four seminars. These certificates can be used to apply for certification in the national certification programs or for meeting the continuing education requirements for those already certified.



Registration Information

Annual Program Membership:

- \$1,350 for the first person for Community Bankers Association of Illinois (CBAI) members.
- \$250 for each additional person for CBAI members.
- \$1,950 for the first person for non-CBAI members.
- \$850 for each additional person for non-CBAI members.

Individual Session Fees:

- \$350 for the first person for CBAI members.
- \$155 for each additional person for CBAI members.
- \$500 for the first person from non-CBAI members.
- \$305 for each additional person from non-CBAI members.



Designated Banker:

Name _____
 Bank _____
 Address _____
 City _____ State _____ ZIP _____
 Telephone _____ Fax _____
 E-mail _____

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 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 _____

Total Amount Enclosed: \$ _____

Check here to receive the Compliance Update newsletter via e-mail.

Springfield, IL:

November 5, 2009

February 2, 2010

May 5, 2010

August 3, 2010

Naperville, IL:

November 4, 2009

February 3, 2010

May 4, 2010

August 4, 2010

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.