

COMPLIANCE INSTITUTE



SESSION I: JANUARY 10-11, 2012

Operations/Deposit Compliance

CBAI Headquarters, Education Center
Springfield, IL

SESSION II: APRIL 17 - 19, 2012

Lending Compliance

Northfield Center
Springfield, IL

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®



COMPLIANCE INSTITUTE

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 23rd 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. To meet this need, we have created a comprehensive compliance program which is divided into two separate sessions (Session 1: Operations/Deposit Compliance and Session 2: Lending Compliance). Each session is designed to provide a comprehensive understanding of the major regulatory 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.

When students have completed the Compliance Institute, they will be prepared to join the Community Bankers for Compliance Program and will more clearly understand the regulations presented each quarter.



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.

FLEXIBLE FORMAT

The Compliance Institute has been designed to provide maximum flexibility to the bank. *Attendees can attend one or both sessions depending upon their individual needs and/or the bank’s needs.* This will allow for more customized compliance training and will maximize this valuable compliance training opportunity.

DATES AND LOCATION

JANUARY 10-11, 2012 (Session I: Operations and Deposit Compliance)

CBAI Headquarters, Education Center, 901 Community Drive, Springfield, IL

Hotel Reservations: Baymont Hotel in Springfield at 217.529.6655. Special room rate - \$63.00

APRIL 17-19, 2012 (Session II: Lending Compliance)

Northfield Center, 3280 Northfield Drive, Springfield, IL

Hotel Reservations: Northfield Center in Springfield at 217.523.7900. Special room rate - \$79.00

Registration is at 8:30 AM on the first day of each session. Seminar is from 9:00 AM to 4:30 PM each day.

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 2,000 bankers each year and are speakers at several state and national conferences.

SEMINAR PRESENTERS

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.

Adam Witmer, CRCM, Consultant

Adam Witmer is a compliance consultant with Young & Associates, Inc., serving client banks in the Midwest. Having nearly 10 years of experience in banking, he performs in-bank compliance consulting, conducts compliance training, and writes articles for various compliance publications. Prior to joining Young & Associates, Inc., Adam served as an officer and Director of Compliance for a multi-bank holding company in the Midwest. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of compliance, training, internal audit, privacy, deposit and loan operations, retail banking, and secondary market lending. He earned the designation of Certified Regulatory Compliance Manager (CRCM) from the Institute of Certified Bankers. Adam holds a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

AGENDA

SESSION I: OPERATIONS/DEPOSIT COMPLIANCE WEDNESDAY, JANUARY 10 2012 THURSDAY, JANUARY 11, 2012

**Registration is at 8:30 AM on the first day.
Seminar is from 9:00 AM to 4:30 PM each day.**

Presenter: Bill Elliott,
Sr. Consultant, Young & Associates, Inc.

- Compliance Management
- Privacy and Safeguarding of Customer Information
- Fair Credit Reporting Act
- Customer Identification Program
- Bank Secrecy Act
- Regulation D: Reserve Requirements (NOW and Savings Accounts only)
- Regulation DD: Truth in Savings Act
- Regulation CC: Expedited Funds Availability Act
- Regulation E: Electronic Funds Transfer Act
- Final Test

SESSION II: LENDING COMPLIANCE TUESDAY, APRIL 17, 2012 WEDNESDAY, APRIL 18, 2012 THURSDAY, APRIL 19, 2012

**Registration is at 8:30 AM on the first day.
Seminar is from 9:00 AM to 4:30 PM each day.**

Presenters: Bill Elliott, Sr. Consultant / Mgr. of Compliance,
& Adam Witmer, CRCM, Consultant, Young & Associates, Inc.

- Regulation Z: Truth in Lending
- Community Reinvestment Act
- Fair Lending, Regulation B, and Fair Housing Act
- 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

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.

COMPLIANCE INSTITUTE

REGISTRATION INFORMATION

REGISTRATION FEES:

Both Session I (January 10-11, 2012) and Session II (April 17-19, 2012):

- \$759 per person for banks who are members of the CBC Program and CBAI.
- \$809 per person for banks who are members of CBAI but not members of the CBC Program.
- \$1,509 per person for banks who are members of the CBC Program but not members of CBAI.
- \$1,559 per person for banks who are not members of CBAI and the CBC Program.



Session I only (Operations/Deposit Compliance) January 10-11, 2012:

- \$369 per person for banks who are members of the CBC Program and CBAI.
- \$419 per person for banks who are members of CBAI but not members of the CBC Program.
- \$669 per person for banks who are members of the CBC Program but not members of CBAI.
- \$719 per person for banks who are not members of CBAI and the CBC Program.

Session II only (Lending Compliance) April 17-19, 2012:

- \$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.
- \$1,029 per person for banks who are members of the CBC Program but not members of CBAI.
- \$1,079 per person for banks who are not members of CBAI and the CBC Program.

REGISTRATION FORM:

BANK NAME _____

ATTENDEE NAME _____

BOTH SESSION I & II SESSION I: OPER/DEP ONLY SESSION II: LENDING ONLY

ATTENDEE NAME _____

BOTH SESSION I & II SESSION I: OPER/DEP ONLY SESSION II: LENDING ONLY

ATTENDEE NAME _____

BOTH SESSION I & II SESSION I: OPER/DEP ONLY SESSION II: LENDING ONLY

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE _____ FAX _____

E-MAIL ADDRESS(ES) _____

TOTAL ENCLOSED \$ _____

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.