

Sponsored by



Community Bankers
Association of Kansas

Your Solution for Compliance Challenges is Here.

THE 2018 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Designed to provide the tools needed to effectively structure and manage an in-bank compliance program.



Presented by



Consultants to the Financial Industry
Young & Associates, Inc.

Live Regulatory Seminars:

March 20, 2018
Salina, KS

September 19, 2018
Salina, KS

Webinars-Regulatory Update:

February 9, 2018
May 11, 2018

August 10, 2018
November 9, 2018

“It’s worth every penny. The team answers our questions right away with information in writing, and they are knowledgeable of all areas. The Compliance Hotline and update emails are especially useful. The CBC speakers are seasoned and knowledgeable and even shed a little humor into a complex subject. I wouldn’t want to manage compliance today without this!”

Laura K. Kesler • Senior Vice President/Cashier
KansasLand Bank, Quinter KS

Membership to the CBC Program consists of the following:

6 Live Regulatory Seminars

Live compliance seminars are provided twice during the year. A detailed manual will be electronically available to each participant after the seminar date. Quarterly Regulatory Update webinars will be presented. Each webinar will discuss current news and regulatory changes that may have an impact on community banks.

Monthly Newsletter

The Compliance Update newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

Compliance Hotline

Members of the program may call the Young & Associates’ toll-free number or visit their Web site on the Internet for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions.

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 process.

2018 Community Bankers

The challenge for your bank is to make sure that those responsible for regulatory compliance have the right information at the right time, and that this information is pulled together and managed effectively. The Community Bankers for Compliance Program (CBC) will help your bank do just that.

Community Bankers Association of Kansas (CBAK) is pleased to sponsor the CBC Program.

- Presented by Young & Associates, Inc., the CBC Program is the most successful and longest running compliance training program in the country.
- It 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 (Including a forum for you to exchange ideas!)

Program Flexibility

- 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. (Such as from customer service, lending or operations departments).
- This means you are greatly enhancing the bank’s ability to implement compliance throughout the bank. CBC has been priced to enable your bank to send additional employees at a substantial savings.

CBA Members Save Nearly 60% on the Community Bankers for Compliance Program

CBA Member Rate:

Annual CBC program membership includes:

- 1 Designated Banker plus
- 1 Additional Registrant

\$3,974.25 Annual Program Fee

(\$2,976.25) Less CBA Member Subsidy

\$998.00 Total CBC Program Fee

\$398.00 Fee per additional CBC Registrant

Non-CBA Member Rate:

Annual CBC program membership includes:

- 1 Designated Banker plus 1 Additional Registrant

\$3,974.25 Annual Program Fee

(\$0.00) Subsidy

\$3,974.25 Total CBC Program Fee

\$998.00 Fee per Additional CBC Registrant

for Compliance Program

Components:



Regulatory Approval: Comprehensive and Practical

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. For example, setting up compliance files, developing training programs, responding to examinations and resolving disputes are among areas reviewed.



Compliance Manuals: Take the Materials Straight Back to Your Bank

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 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.



Risk Management: CBC Reduces Your Risk of Errors

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 compliance internally. 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: A Forum, Hotline and More

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.

Seminar Presenters:



Bill Elliott, CRCM, Senior Consultant and Manager of Compliance

With over 35 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.



Dale Neiss, CRCM, Consultant

Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Prior to his Denver, CO banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.



Karen S. Clower, CRCM, Consultant and Compliance Operations Manager

Karen Clower is a compliance consultant at Young & Associates, Inc. Her primary responsibilities include product development and maintenance, answering compliance hotline calls, manual creation and updating, and compliance field work. Her prior banking experience includes 19 years working for a large community bank where she managed the mortgage lending department, including processing, underwriting, and the mortgage loan officers. She has also worked as a mortgage loan officer and credit analyst/account officer for commercial lending. Karen holds a BA in Business Management from Hiram College, and associate degrees in Banking and Finance and Business Management from Kent State University.

REGISTRATION FORM

Designated Banker: _____
Name: _____
Bank: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Email: _____

Email address is required for each registration.

Additional Registrants:

Name: _____
E-mail: _____
Name: _____
E-mail: _____
Name: _____
E-mail: _____

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

Payment Method:

Check Enclosed
 Email Invoice: will pay online by credit card

For additional information, please contact:

Yvonna Hansen
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CBA Member Rate:

\$3,974.25 Annual Program Fee
(\$2,976.25) Less CBA Member Subsidy

\$998.00 Total CBC Program Fee
\$398.00 Fee per additional CBC Registrant

Dates and Locations: Webinars and Seminars

Complimentary Introductory Webinar:

A complimentary webinar introducing the CBC Program will be held on Friday, January 5, 2018, at 10:00 a.m. An explanation of the CBC Program along with the many benefits will be explained. A regulatory hot topic will also be presented. The webinar will last approx. 1 hr.

Live Regulatory Seminars:

March 20, 2018 / September 19, 2018
Courtyard Marriott
3020 Riffel Dr.
Salina, KS 67401
(785)309-1300

Webinar - Regulatory Update:

February 9, 2018
May 11, 2018
August 10, 2018
November 9, 2018

*Each webinar will be at
12 PM (noon) and will be
approx. 1-1/2 hrs. in length.*

Room Rate: \$109.00 per night

Group Block Name:

CBACBAB for a King bed or CBACBAA for 2 Queen Beds

Each seminar will begin with a continental breakfast at 7:30 AM. The seminar will begin at 8 AM and end at 5 PM with a one-half hour lunch.

