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Your Solution for Compliance Challenges is Here.

## THE 2022 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

There's Never Been a Better Time to Solve Compliance Challenges.

**SAVE  
60%**

Already a CBA of Kansas member? **You'll save nearly 60%** off the cost of your enrollment in Community Bankers for Compliance! Instead of paying the full price of **\$3,974.25**, you'll receive a subsidy set aside only for CBA of Kansas members. This means you'll pay only **\$998.00** for one designated banker and a second registrant.

Presented by



Financial industry expertise. Proven results.

Are you a Member of ICBA, and hold the Community Banker University Compliance Certification? Receive CPE credits for your participation in live events.

# 2022 Community Bankers for Compliance Program

Community Bankers of Kansas is pleased to once again sponsor the annual Community Bankers for Compliance Program (CBC). Presented by Young & Associates, Inc., the CBC Program continues to be the longest running compliance training program in the country.

The CBC Program will allow your bank to stay up-to-date on the ever-changing bank regulations and will give guidance for structuring and maintaining your in-bank compliance program. Bankers who are responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

## Flexibility Across Employee Departments

CBA recognizes that job responsibilities change frequently within some banks and for this reason, membership is granted to banks, not individuals. This enables you to send bank representatives as the topics relate directly to their positions. These employees typically come from the customer service, lending or operations departments in the bank. The CBC program is priced to enable your bank to send additional employees at a substantial savings.



*“As a CBC Member, I use the 800-number Compliance Hotline and the team is professional while providing quick answers. This is a very practical and useful feature of the CBC program.”*

*Margaret Nightengale, Senior Vice President,  
Grant County Bank, Ulysses, Kan.*

## CBC Program Membership includes the following:



### 2 Live Seminars

The live seminar topics are 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.



### Quarterly Regulatory Update Webinars

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 in easy to understand articles. Each issue includes a compliance calendar looking out several months at what is looming ahead that community banks need to be preparing for.



### Compliance Hotline

Members of the program may call the Young & Associates' toll-free number or visit their Web site with compliance questions that arise on a daily basis. Young & Associates has many qualified compliance professionals available to answer your questions. This service ensures that your bank is just a phone call or email away from the information you need in order to answer your compliance questions.



### CBC Members-Only Web Page

This web page is reserved for banks that are registered members of the CBC Program. In it, you will find timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

## About the Young & Associates, Inc., Instructors for the CBC Program



### **Dale Neiss, CRCM, Consultant**

With over 30 years of banking experience, Dale Neiss provides consulting and training, and writes articles and compliance manuals for Young & Associates. He 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. Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. He holds the designation of Certified Regulatory Compliance Manager (CRCM).



### **Sharon Bond, CRCM, Consultant**

Sharon Bond specializes in consumer compliance at Young & Associates. She leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. In addition to her Regulatory Compliance Manager (CRCM) designation, she holds the designation of the Six Sigma Qualtec Black Belt certifications.



### **Bill Elliott, CRCM Director of Compliance Education**

Bill Elliott has over 40 years of banking experience. At Young & Associates, he leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank and worked for a large regional bank. He has 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 administration, credit administration, collections, and commercial loan workout. He holds the designation of Certified Regulatory Compliance Manager (CRCM).

**CBA of Kansas members receive  
60% off the enrollment fee!  
See reverse side for details!**

### **Regulatory Approval**

The CBC Program has passed the test of regulatory scrutiny. The program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality.

### **Compliance Manuals**

When you attend a seminar, it can be difficult to both listen to a speaker and write detailed notes at the same time. That's why the CBC Program manuals are written in full narrative — meaning the materials can also be used at the bank as a reference and as a training manual.

### **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 compliance internally. The CBC reduces the possibility that errors will occur because your employees will have a greater understanding of the regulatory requirements — even as they change.

### **Practical Solutions**

Most community banks do not have the time or money to build elaborate compliance systems, the CBC Program provides practical, user-friendly compliance techniques and explains how they relate to all areas of compliance. (For example, topics include setting up compliance files, developing training programs, responding to the examinations and resolving disputes.)

### **Participant Interaction**

The CBC Program is designed to assist members in getting timely answers to their questions. The program provides a forum where each bank can be an active participant, bringing their questions, concerns and compliance techniques for group review. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.



*“Most of us expect regulation measures to be tighter in the future, and we have to be ready. Using the CBC program helps our bank handle and control our compliance processes efficiently and more cost effectively.”*

**Tim Matlack, President, FNB Washington,  
Washington, Kan.**

# REGISTRATION FORM

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

*Email address is required for each registration.*

## Second Registrant

Name: \_\_\_\_\_  
E-mail: \_\_\_\_\_

## Additional Registrants at \$398 ea.

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  
Vice President of Member Services  
Community Bankers Association of Kansas  
5897 SW 29th Street • Topeka, KS 66614  
Ph: (785)271-1404  
E-mail: yvonna@cbak.com

**CBA of Kansas members receive  
60% off the enrollment fee!**

## CBA Member Rate:

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

**\$998.00 Total CBC Program Fee**

## Dates and Locations: Webinars and Seminars

### Live Regulatory Seminars:

April 12, 2022 / October 18, 2022

Holiday Inn Salina  
3145 S 9th St.  
Salina, KS 67401  
(785) 404-6767

Each seminar will run from  
8 a.m. to 5 p.m. with a one-half hour lunch.

### Webinar - Regulatory Update:

March 4, 2022  
June 3, 2022  
September 9, 2022  
December 2, 2022

*Each webinar will be at 10:00 AM  
(central time) and will be approx.  
1-1/2 hrs. in length.*

