

Sponsored by



Your Solution for Compliance Challenges is Here.

THE 2023 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Check Out the New Enhanced and Extended Levels of the Program.

**SAVE
60%**

CBA members still receive **nearly 60% off** the cost of your basic enrollment in Community Bankers for Compliance Program! In recognition of the rapidly changing regulatory landscape, CBA, will be offering 2 NEW additional levels of services inside the CBC Program for the coming year. See inside for all the details.

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.

2023 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 Basic Program includes:

- 2 Live Seminars
- Quarterly Regulatory Update Webinars
- Monthly Newsletter
- Compliance Hotline
- CBC Members-Only Web Page

CBC Extended Program includes (Level 2):

Membership includes all Basic services, PLUS:

- Recorded IN DEPTH Quarterly Regulatory Update
- Each subject is discussed in much greater detail than can occur in the live presentation
- Each subject is in its own mini webinar
- Recordings are available for download for 90 days from the date of the live seminar
- Recordings are placed in a password protected area of the CBC Enhanced Members Only Web Page.

CBC Enhanced Program includes (Level 3):

Membership includes all Basic & Level 2 services, PLUS:

- Weekly emailed Compliance News Flash Listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes website addresses for each pronouncement
 - \$200 credit toward the purchase of individual Young & Associates, Inc. compliance products purchased during the program year.
- Quarterly Conference Call. The calls will be interactive - all participants will be able to share important information with others.

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



Dale Neiss, CRM, Consultant

Dale Neiss is a consultant with Young & Associates. With more than 30 years of banking experience in Denver, Colo., 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. Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, Ind., as an associate national bank examiner. At Young & Associates, 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.



Sharon Bond, CRM, Consultant

Sharon Bond is a consultant in the compliance department at Young & Associates, where she specializes in consumer compliance. Sharon works on a variety of compliance-related issues,

including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and in 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. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.



Bill Elliott, CRM Director of Compliance Education

Bill Elliott has more than 40 years of banking experience. At a senior consultant and Director of Compliance Education at Young & Associates, Bill works on a variety of

compliance-related issues including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing 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.

**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

CBC PROGRAM MEMBERSHIP OPTIONS

Please select appropriate box(es)

CBC Basic Program

- \$1,198.00 for CBA Member
 \$4,174.25 for Non CBA Member

CBC Extended Program (Level 2)

- \$600 additional charge to your CBC Basic Program Membership

CBC Enhanced Program (Level 3)

- \$900 additional charge to your CBC Basic Program Membership

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

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 \$598 ea.

Name: _____

E-mail: _____

Name: _____

E-mail: _____

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

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

CBA Member Rate:

\$4,174.25 Annual Program Fee
(\$3,176.25) Less CBA Member Subsidy

\$1,198.00 Total CBC Program Fee

Dates and Locations: Webinars and Seminars

Live Regulatory Seminars:

April 18, 2023 / October 17, 2023

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:

February 23, 2023
May 22, 2023
September 7, 2023
November 9, 2023

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



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