

# Community Bankers for Compliance Program 2020



*The challenge of keeping pace with the ever-changing  
compliance regulations!*

**Live Regulatory Seminars:**

**May 19, 2020**

Best Western Great Northern Hotel  
Helena, MT

**October 6, 2020**

Best Western Great Northern Hotel  
Helena, MT

**Webcasts-Regulatory Update:**

**February 14, 2020**

**May 15, 2020**

**August 14, 2020**

**November 13, 2020**

*Sponsored By:*



Montana *independent* Bankers

*Presented By:*



Young & Associates, Inc.



## Community Bankers for Compliance Program

Montana Independent Bankers is pleased to once again sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and 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.

### **Basic Membership to the CBC Program consists of the following:**

**Quarterly Seminars.** A compliance seminar is provided each quarter. Each seminar begins with the Regulatory Update, which allows persons new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. The main 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.

**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 for compliance questions that arise on a daily basis. Young & Associates has many 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.

**CBC Members Only Web Page.** This web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. Members 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.

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### **Program Flexibility**

To assure that CBC members are getting the most out of their memberships, the program is designed with flexibility in mind. We realize that 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.

### **Who Should Attend**

The focus of the CBC is always 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 find 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 has been priced to enable your bank to send additional employees at a substantial savings.

## 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.

## Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult 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

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.

## 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.

## 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.

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

**Bill Elliott, CRCM, Sr. Consultant and Director of Compliance Education.** With over 40 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.

**Sharon Bond, CRCM, Consultant.** Sharon Bond is a consultant with Young & Associates, Inc. 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.

**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. 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.



# Community Bankers for Compliance Program

## Program Membership

Pricing of the CBC program is as follows:

- **MIB Members: \$1,000** per year for 1 delegate from your bank.
- **MIB Associate Members: \$1,250** per year for 1 delegate from your bank.
- **Non-MIB Members: \$1,500** per year for one 1 delegate from your bank.

Included in the program membership is:

- Attendance for one (1) delegate at the **2 live regulatory seminars**. The seminars will run from 8:00 AM to 5:00 PM.
- Hookup for one (1) delegate to the **4 webinars** - Regulatory Update. Each webinar will begin at 11:00 AM (mountain time) and will last approx. 1-1/2 hrs. including questions and answers.
- Detailed **electronic manuals** for both live seminars and all webcasts.
- Monthly **Compliance Update newsletter** issued electronically.
- **On-line and toll-free access** to Young & Associates for compliance questions.

### Additional Attendees:

Pricing for additional attendees to each session (2 live regulatory seminars and/or 4 webinars) is:

- **MIB Members: \$150** per attendee per session.
- **MIB Associate Members: \$250** per attendee per session.
- **Non-MIB Members: \$350** per attendee per session.

### CANCELLATION POLICY:

Cancellations must be received within 5 or more business days prior to the day of an educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome.

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### Designated Banker:

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ E-mail \_\_\_\_\_

Additional Delegates: \_\_\_\_\_

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

Please select your payment method: \_\_\_\_ Check Enclosed \_\_\_\_ Credit Card\*

\* If paying by credit card, please go to the following website for online registration and payment: [www.mibonline.org/cbc-program](http://www.mibonline.org/cbc-program).

Total Amount Enclosed: \$ \_\_\_\_\_

Please return registration form along with payment to:

For additional information, please contact:

**Jim Brown, Montana Independent Bankers, (406) 449-7444, [jbrown@mibonline.org](mailto:jbrown@mibonline.org), [www.mibonline.org](http://www.mibonline.org)**