

Community Bankers for Compliance Program 2022

CBC Quarterly Virtual Seminars

February 10, 2022

May 10, 2022

September 15, 2022

November 3, 2022

CBC Quarterly virtual seminars will
run from 9:00 am to 1:00 pm

Quarterly Regulatory Update - Virtual Webinars

March 4, 2022

June 3, 2022

September 9, 2022

December 2, 2022

Quarterly Regulatory Update virtual
webinars will be presented at 9:00
am (mountain time) and
approximately 90 minutes in length
including questions and answers.



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

Presented By:



YOUNG & ASSOCIATESTM

Sponsored By:



Montana *independent* Bankers

Community Bankers for Compliance Program

Montana Independent Bankers is pleased to sponsor the annual Community Bankers for Compliance Program (CBC), once again. 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. For 2022, we are offering the CBC as a totally virtual program. This reduces the amount of time that participants need to be away from the bank and eliminates any out of pocket costs for the program since there are no travel or meal related expenses. When you look at the bottom line, you can have timely, informative training at a fraction of the cost.

Basic Membership to the CBC Program consists of the following:

Quarterly Seminars. A compliance webinar is provided each quarter. Each webinar will address a main topic that is selected based on the most recent industry and regulatory developments which may have an impact on community banks. These are approximately 3 - 4 hours in length. Each person attending the program will receive a detailed manual, written in full narrative that can be used at the bank as a reference and training tool. In addition, we also provide quarterly Regulatory Update webinars, which allows persons new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. These webinars are about 90 minutes long.

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

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answers.

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.

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 your bank's compliance officer, as well as an additional representative to attend the webinar as the topics apply to the various areas of the bank. By having these representatives attend 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 have additional employees attend 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.



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.

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.

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.

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

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).

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.

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).



Community Bankers for Compliance Program

PROGRAM MEMBERSHIP

Pricing of the CBC program is as follows:

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

- One delegate for the **4 Quarterly CBC Webinars**. The webinars will run from 9:00 am- 1:00 pm.
- One delegate to the **4 webinars** -Regulatory Update. Each webinar will begin at 9:00 am (Mountain time) and approximately 1 ½ hours, including questions and answers.
- Detailed **electronic manuals** for the CBC Programs.

- Monthly **Compliance Update newsletter** issued electronically.
- **On-line** and **toll-free** access to Young & Associates for compliance questions.

Additional Delegates:

Pricing for additional attendees to each session 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.

Total Amount Enclosed: \$ _____

Please return registration form along with payment to:

For additional information, contact:

Jim Brown, Montana Independent Bankers, (406) 449-7444,
jbrown@mibonline.org,
www.mibonline.org