

**NOW IN ITS 28TH YEAR!**



## **Community Bankers for Compliance Program**

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

### **Springfield, IL**

November 1, 2016

January 31, 2017

May 2, 2017

August 1, 2017

### **Lisle, IL**

November 2, 2016

February 1, 2017

May 3, 2017

August 2, 2017

*Presented By:*



*Sponsored By:*



# Community Bankers for Compliance Program

Community Bankers Association of Illinois (CBAI) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). Now in its 28th year, 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. The 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 on the Internet 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. In it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance

## DATES AND LOCATIONS

*CBAI dates and locations for the CBC Program are as follows:*

**November 1, 2016**

Crowne Plaza, Springfield

**November 2, 2016**

Hilton Lisle/Naperville, Lisle

**January 31, 2017**

Crowne Plaza, Springfield

**February 1, 2017**

Hilton Lisle/Naperville, Lisle

**May 2, 2017**

Crowne Plaza, Springfield

**May 3, 2017**

Hilton Lisle/Naperville, Lisle

**August 1, 2017**

Crowne Plaza, Springfield

**August 2, 2017**

Hilton Lisle/Naperville, Lisle

*Registration begins at 8:30 AM.*

*Each seminar runs from 9:00 a.m. to approx. 4:00 p.m.*

## CBC Enhanced Program

In recognition of the rapidly changing regulatory landscape, CBAI will once again offer additional services for the coming year with the CBC Enhanced Program. Under the CBC Enhanced Program, members can also choose additional options for service that include consulting services, either on-site or off-site. Please refer to the insert in this brochure for information on the different levels for the CBC Program and the services offered under each.

### Program Flexibility

To assure that CBC member banks are getting the most out of their memberships (whether it be the Basic CBC Program or the CBC Enhanced Program), the program is designed with flexibility in mind. 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. 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 on 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.

# Community Bankers for Compliance Program

## 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, 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

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.

## 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.



### **Adam Witmer, CRCM, Senior Consultant**

Adam Witmer is a senior compliance consultant with Young & Associates, Inc., serving client banks in the Midwest. Having an extensive variety of experience in banking, he performs in-bank compliance consulting, conducts compliance training, and writes articles for various compliance publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company in the Midwest. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of compliance, training, internal audit, privacy, deposit and loan operations, retail banking, secondary market lending, and other banking areas. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

# Community Bankers for Compliance Program

Please check appropriate box(es).

## CBC PROGRAM MEMBERSHIP OPTIONS

### **CBC Basic Program Membership (LEVEL 1):**

- \$1,550 for the first person for CBAI members.
- \$450 for each additional person for CBAI members.
- \$3,100 for the first person for non-CBAI members.
- \$1,350 for each additional person for non-CBAI members

### **CBC Enhanced Program Membership (LEVEL 2):**

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

## CBC PROGRAM COMPLIANCE CONSULTING SERVICE MEMBERSHIP OPTIONS:

**Fees are in addition to LEVEL 1 pricing.**

### **CBC Member Basic Consulting (OPTION A):**

- \$3,400

### **CBC Member Turnkey Consulting (OPTION B):**

- \$5,500

### **CBC Member Turnkey Consulting (OPTION C):**

- \$9,800

### **CBC Member Turnkey Consulting (OPTION D):**

- \$14,900

## INDIVIDUAL CBC SEMINAR SESSION FEES

- \$400 for the first person for CBAI members.
- \$210 for each additional person for CBAI members.
- \$800 for the first person for non-CBAI members.
- \$420 for each additional person for non-CBAI members.

## DATES AND LOCATIONS

**November 1, 2016** - Crowne Plaza, Springfield

**November 2, 2016** - Hilton Lisle/Naperville, Lisle

**January 31, 2017** - Crowne Plaza, Springfield

**February 1, 2017** - Hilton Lisle/Naperville, Lisle

**May 2, 2017** - Crowne Plaza, Springfield

**May 3, 2017** - Hilton Lisle/Naperville, Lisle

**August 1, 2017** - Crowne Plaza, Springfield

**August 2, 2017** - Hilton Lisle/Naperville, Lisle

Registration begins at 8:30 AM. Each seminar runs from 9:00 a.m. to approx. 4:00 p.m.

## REGISTRATION FORM

### Designated Banker:

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

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

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

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

*E-mail address is required for registration.*

### Additional Delegates:

\_\_\_\_\_  
\_\_\_\_\_

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

*Please select your payment method:*

Check Enclosed  Pay at Door  Check in Mail  Credit Card\*

\* If paying by credit card (Visa and MasterCard accepted), please fill out the following information:

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card # \_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

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

Check here to receive the *Compliance Update* newsletter via e-mail.

*For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events

Valerie Johnston - Vice President

Melinda McClelland - Vice President

Rebecca Ridgeway - Administrative Assistant

Jennifer Nika - Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 for banks in Illinois or (217) 529-2265

or Terry Griffin - Chicago area Vice President, at (708) 714-3333

Fax number: (217) 585-8738

# Community Bankers for Compliance Program (2016 - 2017)

*In recognition of the rapidly changing regulatory landscape, we urge you to consider additional services for the coming year.*

## **CBC Basic Program Membership (LEVEL 1):**

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Association, Inc.)
- Hotline services for all CBC members via telephone and internet
- Monthly *Compliance Update* Newsletter (*sent electronically only*)
  - *Compliance Update* includes an ongoing monthly update to the compliance calendar
- Access to CBC Web Page

## **CBC Enhanced Program Membership (LEVEL 2):**

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed "News Flash" Compliance Update listing all new pronouncements
  - Guarantees that you will not "miss" something
  - Includes brief descriptions and potential bank departmental impacts
  - Includes web site addresses for each pronouncement
- \$200 credit toward the purchase of individual Young & Associates, Inc. compliance products purchased during the CBC program year
- Quarterly Webinar - CBC Regulatory Update for Management/Staff
  - Will discuss the Regulatory Update section of the quarterly CBC seminars
  - Presentation will be designed for management and staff (non-compliance personnel)
  - An easy tool to use for training – share the entire webinar or individual subjects
  - Pre-recorded webcasts located in a password protected area of the CBC Members Only Page
  - Length of the program(s) determined by the length of the Regulatory Update section of the CBC
  - Available during the final month of each quarter
  - May be downloaded for future use (one year limitation)
- Quarterly Conference Call for all CBC Enhanced Members. Topics will include suggestions from you as well as updates from the Young & Associates, Inc. staff. The calls will be interactive – all participants will be able to share important information with other attendees.

### **CBC PROGRAM Membership Options**

#### **CBC Basic Program Membership (LEVEL 1):**

- \$1,550 for the first person for Community Bankers Association of Illinois (CBAI) members.
- \$450 for each additional person for CBAI members.
- \$3,100 for the first person for non-CBAI members.
- \$1,350 for each additional person for non-CBAI members

#### **CBC Enhanced Program Membership (LEVEL 2):**

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

### **CBC PROGRAM Consulting Service Membership Options**

#### **CBC Member Basic Consulting (OPTION A):**

- \$3,400 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,550).

#### **CBC Member Turnkey Consulting (OPTION B):**

- \$5,500 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,550).

#### **CBC Member Turnkey Consulting (OPTION C):**

- \$9,800 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,550).

#### **CBC Member Turnkey Consulting (OPTION D):**

- \$14,900 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,550).



# **Community Bankers for Compliance Program Consulting Service 2016-2017**

*CBC Members can also choose additional OPTIONS of service that include compliance consulting services, either on-site or off-site. On-site services will require additional payment for travel expenses (including mileage, food, housing, tolls, etc.).*

## **CBC Member Basic Consulting - OPTION A**

**Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:**

- Additional \$200 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$400)
- Two days of on-site or off site compliance consulting by a Young & Associates, Inc. consultant
  - Limited to basic consulting compliance overview services. Will not include file review or a lengthy report.

## **CBC Member Turnkey Consulting - OPTION B**

**Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:**

- Additional \$400 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$600)
- Four days of compliance consulting by a Young & Associates, Inc. consultant
  - Scheduling to be arranged between the bank and Young & Associates, Inc.
  - Can be used for any compliance review service that is offered by Young & Associates, Inc.
  - Can be on-site or off-site, at the direction of bank management

## **CBC Member Turnkey Consulting - OPTION C**

**Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:**

- Additional \$400 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$600)
- Eight days of compliance consulting by a Young & Associates, Inc. consultant
  - Scheduling to be arranged between the bank and Young & Associates, Inc.
  - Can be used for any compliance review service that is offered by Young & Associates, Inc.
  - Can be on-site or off-site, at the direction of bank management

## **CBC Member Turnkey Consulting - OPTION D**

**Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:**

- Additional \$400 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$600)
- Twelve days of compliance consulting by a Young & Associates, Inc. consultant
  - Scheduling to be arranged between the bank and Young & Associates, Inc.
  - Can be used for any compliance review service that is offered by Young & Associates, Inc.
  - Can be on-site or off-site, at the direction of bank management

*Additional consulting days can be added at the bank's option.  
Standard consulting rates for additional days will apply.*