

# Community Bankers for Compliance



*Helping community bankers build and manage  
an in-bank compliance program*

Sponsored By:



Presented By:



**Live Regulatory Seminars:**

**March 27 & 28, 2018  
Bismarck**

**September 25 & 26, 2018  
Bismarck**

**Webcasts-Regulatory Update:**

**February 9, 2018**

**May 11, 2018**

**August 10, 2018**

**November 9, 2018**



Independent Community Banks of North Dakota (ICBND) 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 provides 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.

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

**Live Regulatory Seminars.** Live compliance seminars are provided twice during the year. Two regulations will be presented along with time for questions and answers.

**Quarterly Regulatory Update** webinars will be presented. Each webinar will discuss current news and regulatory changes that may have an impact on community banks at each session.

**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 function at your bank.

## Program Flexibility

To assure that CBC member banks are getting the most out of their memberships, 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.

## DATES AND LOCATIONS:

### Live Regulatory Seminars:

**March 27 & 28, 2018**

**September 25 & 26, 2018**

Both live seminars will be held at:

**Ramkota Hotel  
800 S. 3rd Street  
Bismarck, ND 58501  
(701) 258-7700**

*Registration on Day 1 of each 2-day seminar will be at 9:30 AM and the session will run from 10:00 AM-4:30 PM. Day 2 will run from 8:30 AM-3:00 PM.*

### Regulatory Update Webinar:

**February 9, 2018**

**May 11, 2018**

**August 10, 2018**

**November 9, 2018**

*Each webinar will be presented at 11 AM (central time) and will be approx. 1-1/2 hrs. in length including questions and answers.*

## 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.

### **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. Prior to his Denver, CO banking experience, 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. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

### **Karen S. Clower, CRCM, Consultant and Compliance Operations Manager**

Karen Clower is a compliance consultant at Young & Associates, Inc. Her primary responsibilities include product development and maintenance, answering compliance hotline calls, manual creation and updating, and compliance field work. Her prior banking experience includes 19 years working for a large community bank where she managed the mortgage lending department, including processing, underwriting, and the mortgage loan officers. She has also worked as a mortgage loan officer and credit analyst/account officer for commercial lending. Karen holds a BA in Business Management from Hiram College, and associate degrees in Banking and Finance and Business Management from Kent State University.

## 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.

**2018 Program Membership**

For members of Independent Community Banks of North Dakota, the price of the program is \$1,300 per year. Or, your bank can send two (2) representatives from your bank for just \$1,600 if you register in advance — *that's a substantial savings!* Any additional attendees beyond the two preregistered will be \$175 per 2-day session. For banks that are not members of Independent Community Banks of North Dakota, the price of the program is \$1,700 per year. Or, your bank can send two (2) representatives from your bank for just \$2,000 if you register in advance. Any additional non-member attendees beyond the two preregistered will be \$275 per 2-day session. Included in the program membership is:

- Attendance at the 2 (two-day) live regulatory seminars.
- Four (4) Regulatory Update webinars.
- Detailed manual for each two-day live seminar.
- Monthly *Compliance Update* newsletter issued electronically.
- On-line and toll-free access to Young & Associates for compliance questions.

**Individual Live Seminars**

For members of Independent Community Banks of North Dakota, the price to send one (1) representative from your bank to a 2-day session is \$900 and \$550 for each additional representative. For banks that are not members of Independent Community Banks of North Dakota, the price to send one (1) representative from your bank is \$1,350 and \$950 for each additional representative.

**DATES AND LOCATION**

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**Enrolled Bank:**

Bank: \_\_\_\_\_

Address: \_\_\_\_\_

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

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

Contact E-Mail: \_\_\_\_\_

**Designated Bankers:**

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Name: \_\_\_\_\_

Email: \_\_\_\_\_

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

*Please return registration form along with payment to:*

**Independent Community Banks of North Dakota**

PO Box 6128, Bismarck, ND 58506-6128

701.258.7121 (telephone)

For more information, visit our website at [www.icbnd.com](http://www.icbnd.com)