



Compliance Institute

June 8-13, 2014; Kansas City, MO



The ICBA Compliance Institute is built to meet the needs of seasoned professionals seeking the latest Regulatory education and industry best practices as well as newer compliance officers seeking to gain a clear understanding of the fundamental concepts of each regulation.

This program has been refined over a nearly 20-year period to provide a fast paced learning environment that will lead to a detailed study of the relevant areas of regulatory compliance with a focus on the key concepts that spell success in the examination context. Each regulation is approached in terms of the requirements, best practice internal controls and audit objectives. Learning is reinforced with many sample disclosures, applicability charts and illustrative quizzes and exercises.

For 2014, the program will continue to incorporate the CFPB's comprehensive compliance reforms in areas such as Reg Z, Reg X, Reg B and Reg E. The latest guidance on Integrated Mortgage Disclosures, Qualified Mortgages, High Cost Mortgages, Loan Servicing requirements and Lender Compensation restrictions will be covered in detail in the lending units. The new CFPB deposit-related rulemaking efforts, including the Foreign Remittance Transfer rules, will be clarified in the Deposit Compliance unit.

Past attendees have ranged from experienced bankers seeking to reinforce their knowledge base with current best practices, to first time bankers requiring a complete introduction to all aspects of community bank regulations. Compliance auditors, examiners, and bank general counsel are common attendees. Instructors reinforce audit selection and monitoring needs in the regulations covered.

This solid foundation allows the attendee to return to their bank and support the product and service offerings and remain competitive in their market place.

Schedule

Sunday

Developing a Compliance Program

- 3:00 – 4:00 pm Registration
- 4:00 – 7:00 pm Welcome/Introduction/
Developing a Compliance Program
with a focus on Compliance Program
Management, controls, testing and
training for exam success
- 7:00 – 7:30 pm *Developing Compliance Exam**

Monday

Lending Compliance – Unit #1

- 8:00 – 5:00 pm Residential Consumer Lending Unit
with a focus on Reg Z and Reg X -
updated for the CFPB reforms in key
areas such as Integrated Mortgage
Disclosures, High Cost Lending and
Qualified Loans
- 5:00 – 5:30 pm Discuss Lending Case Study
- 5:30 – 7:00 pm Reception/Light Dinner

Tuesday

Lending Compliance – Unit #2

- 8:00 – 9:00 am *Lending Compliance Exam 1**
- 9:00 – 5:30 pm Fair Lending Unit including
Interagency Fair Lending Procedures,
Equal Credit Opportunity Act - Reg B,
Fair Housing Act, Fair Credit
Reporting Act, HMDA – Reg C

**Exam given to those enrolled in the Certified Community Bank
Compliance Officer program.*

Wednesday

Lending Compliance – Unit #3

- 8:00 – 9:00 am *Lending Compliance Exam #2**
- 9:00 – 5:30 pm Other Lending Compliance, Loan
Servicing and Open End Credit
Including Flood Insurance, CRA, Reg
Z Open End Credit, Reg O Loans to
Insiders, Military Lending Regulations,
Private Mortgage Insurance, Reg AA
and Bank Bribery

Thursday

Deposit and Marketing Compliance

- 8:00 – 9:00 am *Lending Compliance Exam #3**
- 9:00 – 5:30 pm Deposit Operations Unit including
Financial Privacy, Truth in Savings –
Reg DD, Electronic Funds Transfer –
Reg E, Expedited Funds Availability –
Reg CC, Reg D and Right to Financial
Privacy Act

Friday

Deposit and Marketing Compliance, cont.

- 8:00 – 11:00 am Marketing bank products focus with
Social Media, UDAAP concerns
outlined, and a complete outline of
advertising requirements inherent in
compliance regulations, including Reg Z,
FHA, Advertisement of Membership,
Consumer Sales of Insurance, Non-
deposit Investments and Telephone
Consumer Protection Act

11:00 – Noon

*Deposit/Marketing Compliance Exam **



Compliance Institute

June 8-13, 2014; Kansas City, MO



ICBA's Certified Community Bank Compliance Officer Program (CCBCO)

Are you comfortable with your compliance program? Regulatory compliance is critical to doing business in community banks today, and there are stringent and complex standards that all compliance officers must meet. ICBA recognizes the tremendous burden placed on community banks and their compliance officers. That's why it offers the CCBCO program to meet your individual needs and to provide a professional compliance designation in a comfortable learning environment.

Independent Community Bankers of America (ICBA) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org. Prerequisites - No previous experience and training is necessary. Delivery Method: Group-Live

42 CPE Credits

Program Level: Intermediate

Our faculty:

David Bequeaith is the managing principal consultant for Bequeaith Banking Solutions LLC. He has 27 years of regulatory, banking and consulting experience.

Lindsay LaNore is a principal with Bequeaith Banking Solutions LLC. She is responsible for the direction of on-site review and support of compliance performance at client banks. Additionally, Lindsay is the national coordinator of compliance training materials offered by BBS.

Hotel Information:

- To make your hotel reservation, contact **the Embassy Suites KCI Airport (MO)** at (816) 891-7788. To secure the negotiated rate of **\$140** for this program, you must make your hotel reservation by **5-21-14**.
- For special assistance needs, please call the hotel directly or contact the ICBA Education Department at (800) 422-7285.

Registration Information:

Applicant's Name (Mr. Mrs. Ms.) _____ Badge Name _____

Current Title at Bank _____

Sponsoring Bank (or Bank Client) _____

Mailing Address _____

City _____ State _____ Zip _____

Telephone (Area Code and Number) _____ Fax Number _____

E-mail _____

Send or Fax Registration To:
ICBA Education Dept, P.O. Box 267, Sauk Centre, MN 56378
Online: www.icba.org/education
Fax: (320) 352-5366 Phone: (800) 422-7285, ext. 7334
E-mail: Education@icba.org

ICBA Member Fee: \$2,495

Nonmember Fee: \$3,195

Nonbanker Fee: \$3,695

(5540-3) June 8-13, 2014; Kansas City, MO

Certification Program Testing Fees:

ICBA Member: \$125

Nonmember: \$250

Please enroll me in the certification program.

A check payable to ICBA is enclosed

Charge to my VISA

MasterCard

American Express

Discover

Credit Card Account No. _____ Expiration Date _____ CW# _____

Signature _____

Refund Policy: If registration is cancelled more than 30 days prior to the seminar, you will receive a full refund. If cancellation is within 30 days of the seminar, 20 percent of the fee will be deducted for costs. No refund for registrations cancelled after beginning of seminar.

Airfares will not be reimbursed if a seminar is cancelled.