









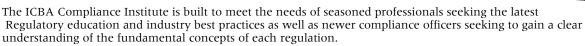
ICBA Designated

Certification Program



Compliance Institute

June 8-13, 2014; Kansas City, MO



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		Wednesday Lending Compliance – Unit #3 8:00 – 9:00 am Lending Compliance Exam #2*	
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	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,
7:00 – 7:30 pm	Developing Compliance Exam*		Private Mortgage Insurance, Reg AA and Bank Bribery
Monday Lending Compliance – Unit #1 8:00 – 5:00 pm Residential Consumer Lending Unit with a focus on Reg Z and Reg X -		Thursday Deposit and Marketing Compliance 8:00 – 9:00 am	
	updated for the CFPB reforms in key areas such as Integrated Mortgage Disclosures, High Cost Lending and Qualified Loans	9:00 – 5:30 pm	Deposit Operations Unit including Financial Privacy, Truth in Savings – Reg DD, Electronic Funds Transfer – Reg E, Expedited Funds Availability –
5:00 – 5:30 pm	Discuss Lending Case Study		Reg CC, Reg D and Right to Financial Privacy Act
5:30 – 7:00 pm	Reception/Light Dinner	Friday	
Tuesday Lending Compliance – Unit #2 8:00 – 9:00 am Lending Compliance Exam 1*			keting Compliance, cont. Marketing bank products focus with Social Media, UDAAP concerns
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	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	
*Exam given to those enrolled in the Certified Community Bank Compliance Officer program.		11:00 – Noon	Deposit/Marketing Compliance Exam *













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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

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

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:

	Nonbanker Fee: \$3,695
Applicant's Name (Mr. Mrs. Ms.) Bad	lge Name ☐ (5540-3) June 8-13, 20
Current Title at Bank Sponsoring Bank (or Bank Client)	Certification Program 7 ICBA Member: \$125 Nonmember: \$250
openion	☐ Please enroll me in the
Mailing Address	☐ A check payable to ICB☐ Charge to my ☐ VISA☐
City State Zip	
Telephone (Area Code and Number) Fax Number	Credit Card Account No.
E-mail	Signature

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

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certification program.

A is enclosed

rican Express

■ MasterCard ☐ Discover

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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.

Expiration Date