

Your Solution
for Compliance
Challenges is Here.

Sponsored by



Community Bankers
Association of Kansas

Introducing THE 2017 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

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



Presented by

Consultants to the Financial Industry

Young & Associates, Inc.



Live Regulatory Seminars:

March 28, 2017
Salina, KS

October 24, 2017
Salina, KS

Webinars-Regulatory Update:

March 10, 2017
June 9, 2017

September 8, 2017
December 8, 2017

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 on each day with time for questions and answers at end of each day. A detailed manual will be electronically sent to each participant prior to the seminar date. Quarterly Regulatory Update webinars will be presented. Each webinar will discuss current news and regulatory changes that may have an impact on community banks.

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 process.

Dates and Locations: Webinars and Seminars

Complimentary Introductory Webinar:

A complimentary webinar introducing the CBC Program will be held on Friday, January 13, 2017, at 10:00 a.m. An explanation of the CBC Program along with the many benefits will be explained. A regulatory hot topic will also be presented. The webinar will last approx. 1 hr.

Live Regulatory Seminars:

March 28, 2017 / October 24, 2017
Courtyard Marriott
3020 Riffel Dr.
Salina, KS 67401
(785)309-1300

Each seminar will run from 8 AM to 5 PM with a one-half hour lunch.

Webinar - Regulatory Update:

March 10, 2017
June 9, 2017
September 8, 2017
December 8, 2017

Each webinar will be at 12 PM (noon) and will be approx. 1-1/2 hrs. in length.

As all community bankers know, there are many compliance regulations, and they are changing all the time.

The challenge for your bank is to make sure that those responsible for regulatory compliance have the right information at the right time, and that this information is pulled together and managed effectively. The Community Bankers for Compliance Program (CBC) will help your bank do just that.

Community Bankers Association of Kansas (CBAK) is pleased to sponsor the CBC Program.

- Presented by Young & Associates, Inc., the CBC Program is the most successful and longest running compliance training program in the country.
- It provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for 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.

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 Sessions and Webinars?

- The focus of the CBC is on regulatory compliance. It is essential that your bank's compliance officer attend.
- 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.

for Compliance Program

Components:



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/Webinar 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.

REGISTRATION FORM

Designated Banker: _____
Name: _____
Bank: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Email: _____

Email address is required for each registration.

Additional Registrants:

Name: _____
E-mail: _____
Name: _____
E-mail: _____
Name: _____
E-mail: _____

For additional information, please contact:

Yvonna Hansen
Vice President of Member Services
Community Bankers Association of Kansas
5897 SW 29th Street
Topeka, KS 66614
Ph: (785)271-1404
Fax: (785)271-1508
E-mail: yvonna@cbak.com

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

Payment Method:

☐ Check Enclosed
☐ Email Invoice: will pay online by credit card

Kansas CBC Program Includes:

- 2 Live Semi-Annual 1 Day Seminars
- 4 Quarterly Webinars
- Compliance Hotline
- Monthly Compliance Update Newsletter
- CBC Members Only Webpage

CBA Member Rate:

Annual CBC program membership includes:
1 Designated Banker plus 1 Additional Registrant

\$3,974.25 Program Fee
(\$2,976.25) Less CBA Member Subsidy

\$998.00 Total CBC Program Fee
\$398.00 Fee per additional CBC Registrant

Non-CBA Member Rate:

Annual CBC program membership includes:
1 Designated Banker plus 1 Additional Registrant

\$3,974.25 Annual Program Fee
(\$0.00) Subsidy

\$3,974.25 Total CBC Program Fee
\$998.00 Fee per Additional CBC Registrant

NOTE:

- CBC program membership year runs January 1 - December 31, 2017
- For information on becoming a CBA member and receive the membership subsidy contact the CBA office at 800.258.4589

Live Regulatory Seminars:

March 28, 2017 October 24, 2017

Location:

Courtyard Marriott
3020 Riffel Dr.
Salina, KS 67401
(785)309-1300

Room Rate: \$109.00 per night

Group Block Name:

CBACBAB for a King bed or CBACBAA for 2 Queen Beds

Each seminar will begin with a continental breakfast at 7:30 AM. The seminar will begin at 8 AM and end at 5 PM with a one-half hour lunch.

