



Financial Education & Development  
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## 2023 Webinar Schedule

Revised 10/19/2022

- 1/3/2023 Morning Final ATR/QM Rules: Guidance, ATR Options & Policy Update  
Dawn Kincaid, Brode Consulting Services, Inc.
- 1/4/2023 Morning Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment  
Elizabeth Fast, Spencer Fane LLP
- 1/5/2023 Morning The ABCs of RDC  
Michele L. Barlow, Macha/PAR
- 1/10/2023 Protecting the SBA Guarantee Start to Finish  
Kimberly A. Rayer, Starfield & Smith, PC
- 1/11/2023 Morning BSA Officer Part 1: BSA Update for BSA Officers  
Dawn Kincaid, Brode Consulting Services, Inc.
- 1/12/2023 Morning **IRA Series:**  
IRA & HSA Update: Discover What's New & Changing  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 1/17/2023 2023 Call Report Update  
Michael Gordon, Mauldin & Jenkins, LLC
- 1/18/2023 Morning Beneficial Ownership Final Rule: Details & Deadlines  
Deborah L. Crawford, Gettechnical Inc.
- 1/18/2023 Beginning Security Officer: Dos, Don'ts & Compliance  
Barry Thompson, Thompson Consulting Group, LLC
- 1/19/2023 Morning **Credit Analysis Series:**  
Cash Flow Analysis Part 1: Debt Service Coverage, Global Cash Flow & More  
Robert L. Viering, RiverPointUSA LLC
- 1/24/2023 Credit Reporting Risks in the Banking Environment  
David A. Reed, Reed & Jolly, PLLC
- 1/25/2023 60 Min. a.m. 2022 HMDA Submission Due March 1, 2023:  
Updates, Challenges & Real-Life Examples  
Susan Costonis, Compliance Training and Consulting for Financial Institutions

- 1/25/2023 Qualifying Borrowers Using Personal Tax Returns Part 1: Schedules B & C  
Timothy P. Harrington, TEAM Resources
- 1/26/2023 Morning CTR Line-by-Line: Accuracy & Insight  
Mary-Lou Heighes, Compliance Plus, Inc.
- 1/31/2023 Morning Anti-Money Laundering Act: Update & Lessons Learned  
Dawn Kincaid, Brode Consulting Services, Inc.
- 2/1/2023 Morning Mortgage Defaults: Workouts, Alternatives, Foreclosures, Short Sales & More  
Elizabeth Fast, Spencer Fane LLP
- 2/2/2023 Morning Regulatory Update for the Credit Analyst  
Robert L. Viering, RiverPointUSA LLC
- 2/7/2023 60 Minutes Top Five Marketing Trends for 2023 & Beyond  
Diane Pape Reed, HR Doc
- 2/8/2023 Mastercard Debit Card Chargebacks: Rules, Rights & Challenges  
Diana Kern, SHAZAM, Inc.
- 2/9/2023 Morning SAR Line-by-Line: Compliance & Decision-Making  
Mary-Lou Heighes, Compliance Plus, Inc.
- 2/14/2023 Morning **Credit Analysis Series:**  
Cash Flow Analysis Part 2: Deeper Analysis, Balance Sheet & External Factors  
Robert L. Viering, RiverPointUSA LLC
- 2/14/2023 Qualifying Borrowers Using Personal Tax Returns Part 2: Schedules D, E & F  
Timothy P. Harrington, TEAM Resources
- 2/15/2023 Morning BSA for Frontline Staff  
Deborah L. Crawford, Gettechnical Inc.
- 2/16/2023 Morning Compliance Officers: Advanced Deposit & Consumer Compliance Training  
Dawn Kincaid, Brode Consulting Services, Inc.
- 2/21/2023 60 Min. a.m. Five Reasons to Prepare for 1071 Rules:  
Small Business Reporting for Women & Minority Owned Businesses  
Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 2/22/2023 **Debt Resolution Series:**  
TDR Comeback: Qualification Under CECL & End of CARES Act  
Stephen J.M. Schiltz, CLA
- 2/28/2023 Morning Banking Military Personnel: MLA, SCRA & Recent Citations  
Dawn Kincaid, Brode Consulting Services, Inc.
- 3/1/2023 Morning Commercial Loans: Workouts, Restructuring & Reducing Loan Losses  
Elizabeth Fast, Spencer Fane LLP

3/2/2023 **IRA Series:**  
Morning IRA Beneficiary Designations & Distributions Part A:  
Proper Handling, Responsibilities & Compliance  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

3/6/2023 RTP & FedNow FAQs  
Monday Ashton Vandivert, EPCOR  
60 Min. a.m.

3/7/2023 Agricultural Lending Basics  
Morning Robert L. Viering, RiverPointUSA LLC

3/7/2023 Escrow Excellence: From Loan Estimate to Annual Analysis  
Molly Stull, Brode Consulting Services, Inc.

3/9/2023 BSA Officer Part 2: BSA Reporting to the Board  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

3/14/2023 Visa Debit Card Chargebacks: Rules, Rights & Challenges  
Diana Kern, SHAZAM, Inc.

3/15/2023 Handling Difficult People: Warning Signs & Effective Tactics  
Barry Thompson & Arvin Clar, Thompson Consulting Group, LLC

3/20/2023 ACH Risk Assessments for RDFIs & ODFIs  
Monday a.m. Kimberly Ellis, UMACHA

3/21/2023 Standard Flood Hazard Determination Form Line-by-Line  
Molly Stull, Brode Consulting Services, Inc.

3/23/2023 Supervisory Priorities 2023  
David A. Reed, Reed & Jolly, PLLC

3/27/2023 2023 ACH Rules Update, Initiatives & Instant Payments  
Monday a.m. Shelly Sipple, EPCOR

3/28/2023 **Credit Analysis Series:**  
Morning C&I Lending for CRE Lenders  
Robert L. Viering, RiverPointUSA LLC

3/29/2023 Provisional Credit Under Reg E: Rules, Best Practices & FAQs  
Morning Elizabeth Fast, Spencer Fane LLP

3/30/2023 **IRA Series:**  
Morning IRA Beneficiary Designations & Distributions Part B:  
Successor Beneficiaries & Deaths After January 1, 2020  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

4/4/2023 The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

4/5/2023  
Morning  
Real Estate Construction Loans Start to Finish:  
Consumer & Commercial; Unique Issues & Landmines  
Elizabeth Fast, Spencer Fane LLP

4/6/2023  
Morning  
Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership  
Susan Costonis, Compliance Training and Consulting for Financial Institutions

4/11/2023  
Morning  
Check Returns: Past the Point of Redemption  
Marcy Cauthon, EPCOR

4/12/2023  
Cryptocurrency Regulatory Expectations & Guidance  
Molly Stull, Brode Consulting Services, Inc.

4/13/2023  
Introduction to Call Report Preparation  
Michael Gordon, Mauldin & Jenkins, LLC

4/18/2023  
Morning  
Cannabis Banking: Hemp, MRBs, & CBD Business Update  
Dawn Kincaid, Brode Consulting Services, Inc.

4/19/2023  
Morning  
A to Z on Endorsements  
Deborah L. Crawford, Gettechnical Inc.

4/20/2023  
Morning  
**Debt Resolution Series:**  
Lessons Learned from the FDCPA Collection Rule Changes  
Elizabeth Fast, Spencer Fane LLP

4/24/2023  
Monday  
Effective Management of Credit Report Disputes  
David A. Reed, Reed & Jolly, PLLC

4/25/2023  
RDFI Returns: 2 Business Days vs. 60 Calendar Days – Understanding the Difference  
Kimberly Ellis, UMACHA

4/27/2023  
Morning  
**Credit Analysis Series:**  
Collateral Analysis: Evaluation, Weaknesses & Monitoring Value  
Robert L. Viering, RiverPointUSA LLC

5/2/2023  
Morning  
**New Accounts Series:**  
Minor Accounts Options & Transactions  
Mary-Lou Heighes, Compliance Plus, Inc.

5/3/2023  
Morning  
BSA Officer Part 3: BSA/AML Deep Dive for the New BSA Officer  
Dawn Kincaid, Brode Consulting Services, Inc.

5/4/2023  
Morning  
Safe Deposit Issues: Drilling, Unpaid Rent, Death & Unclaimed Property  
Elizabeth Fast, Spencer Fane LLP

5/9/2023  
Morning  
Liability with ACH Death Notification Entries (DNEs) & Reclamations  
Michele L. Barlow, Macha/PAR

5/10/2023 High-Risk Account Holders & Services  
Morning Deborah L. Crawford, Gettechnical Inc.

5/11/2023 Consumer Real Estate Loans: Step-by-Step  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

5/16/2023 Credit Card Compliance: Issuance, Changes, Statements, Errors & More  
Morning Mary-Lou Heighes, Compliance Plus, Inc.

5/18/2023 **Fraud Series:**  
60 Min. a.m. Managing Faster Payments Risk & Fraud  
Kevin Olsen, Pidgin/Payments Professor

5/18/2023 Business Writing Boot Camp, Including Critique of Your Own Writing Sample  
Nancy Flynn, The ePolicy Institute

5/24/2023 Designing Right-Size Risk Assessments  
60 Minutes Harrison Powers, CLA

5/30/2023 The Digital Dozen: 12 Digital Strategies You Should Be Using Today  
Eric C. Cook, WSI & The LinkedBanker

5/31/2023 ACH Basics for Operations Staff  
Morning Michele L. Barlow, Macha/PAR

6/6/2023 Compliance Management Systems  
Morning Mary-Lou Heighes, Compliance Plus, Inc.

6/7/2023 Branch Managers & Head Tellers: Managing the Critical Aspects  
Molly Stull, Brode Consulting Services, Inc.

6/8/2023 Creating a Seamless Account Holder Experience: Culture, Service, Retention  
Tim Tivis, Pinnacle Training Group

6/13/2023 Top 10 Hot Spots on Compliance Exams  
Molly Stull, Brode Consulting Services, Inc.

6/15/2023 Advertising Compliance: Web, Text, Print, TV & Radio  
Morning Elizabeth Fast, Spencer Fane LLP

6/20/2023 **Debt Resolution Series:**  
Morning Intermediate Collector: Refining Collections Skills  
David A. Reed, Reed & Jolly, PLLC

6/21/2023 FFIEC Cybersecurity Assessments: Recent Findings & Recommendations  
John Moeller, CLA

6/22/2023 Nonperforming Employees: Managing & Documenting  
Diane Pape Reed, HR Doc

6/27/2023  
Morning Consumer Real Estate Appraisal Reviews  
Dawn Kincaid, Brode Consulting Services, Inc.

6/28/2023  
Morning Reg CC Update, Review, RDC & Reg D  
Deborah L. Crawford, Gettechnical Inc.

6/29/2023  
Morning Handling Consumer Complaints & Disputes Fairly & Accurately  
David A. Reed, Reed & Jolly, PLLC

7/6/2023  
Morning Powers of Attorney & Deposit Accounts: Variations, Permissions, Red Flags, Multiple Signers  
Elizabeth Fast, Spencer Fane LLP

7/6/2023 Accounting Foundations for Lenders  
Jeffery W. Johnson, Bankers Insight Group, LLC

7/11/2023 Strategic Planning for Community Banks  
Marcia Malzahn, Malzahn Strategic

7/12/2023  
Morning **New Accounts Series:**  
Handling Trusts & Other Fiduciary Accounts  
Deborah L. Crawford, Gettechnical Inc.

7/13/2023  
Morning Website Compliance: Best Practices & Common Issues  
Betsy Glickman, Mauldin & Jenkins, LLC

7/13/2023 Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral  
David A. Reed, Reed & Jolly, PLLC

7/18/2023  
Morning Call Report Preparation: Avoiding Common Errors  
Michael Gordon, Mauldin & Jenkins, LLC

7/18/2023 Unpacking Adverse Action Requirements  
Molly Stull, Brode Consulting Services, Inc.

7/20/2023  
60 Min. a.m. BSA Overview for Non-Transactional & Support Staff  
Mary-Lou Heighes, Compliance Plus, Inc.

7/20/2023 Treasury Management: A Powerful Tool to Increase Deposits & Fee Income  
Marcia Malzahn, Malzahn Strategic

7/25/2023 Proven Steps to Successful Business Development:  
Prospects, Scripts, Overcoming Objections & Measuring Performance  
Tim Tivis, Pinnacle Training Group

8/1/2023  
60 Min. a.m. **Fraud Series:**  
Old-School Check Fraud; New RDC Tricks  
Marcy Cauthon, EPCOR

8/2/2023 IT Audit Options: How to Choose the Right One for Your Institution  
John Moeller, CLA

8/3/2023 Marijuana Policy & Best Practices: Handling Employee Medical & Recreational Use  
Nancy Flynn, The ePolicy Institute

8/8/2023 Morning What Reg E & the Nacha Rules Mean to You, Including Dealing with Discordant Rules  
Michele L. Barlow, Macha/PAR

8/15/2023 Morning **Debt Resolution Series:**  
Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives  
David A. Reed, Reed & Jolly, PLLC

8/17/2023 Morning Measuring the ROI of Your Digital Marketing Strategy  
Eric C. Cook, WSI & The LinkedBanker

8/17/2023 Job-Specific Compliance Training for Deposit Operations  
Molly Stull, Brode Consulting Services, Inc.

8/23/2023 Morning SARs & Cyber Crimes  
Deborah L. Crawford, Gettechnical Inc.

8/24/2023 Morning Debit Card Payment Fundamentals  
Diana Kern, SHAZAM, Inc.

8/30/2023 60 Min. a.m. Five Steps for E-SIGN Compliance  
Susan Costonis, Compliance Training and Consulting for Financial Institutions

8/31/2023 Morning Record Retention & Destruction Policy & Timeframes  
Elizabeth Fast, Spencer Fane LLP

9/5/2023 Morning ACH & P2P Payments: Perils & Protections  
Michele L. Barlow, Macha/PAR

9/6/2023 Morning Regulation CC for Tellers  
Deborah L. Crawford, Gettechnical Inc.

9/7/2023 Morning ECOA & Fair Lending: Examiner Hot Buttons  
Elizabeth Fast, Spencer Fane LLP

9/12/2023 ACH Return Reason Codes: Commonly Used & Misused Codes  
Kimberly Ellis, UMACHA

9/13/2023 60 Min. a.m. HMDA Part 1: Application Basics  
Susan Costonis, Compliance Training and Consulting for Financial Institutions

9/14/2023 Morning Your Consumer Borrower Filed Bankruptcy, Now What? Chapters 7 & 13  
Elizabeth Fast, Spencer Fane LLP

9/19/2023 Morning **IRA Series:**  
Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

- 9/20/2023 **New Accounts Series:**  
Morning Business Accounts: Setup, Management & Authority  
Mary-Lou Heighes, Compliance Plus, Inc.
- 9/21/2023 BSA for Operations Personnel  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 9/25/2023 Top ACH Audit Findings & Tips to Avoid Them  
Monday a.m. Shelly Sipple, EPCOR
- 9/26/2023 Understanding CAMELS Components & Risk  
David A. Reed, Reed & Jolly, PLLC
- 10/3/2023 **Fraud Series:**  
Morning Fighting Fraud: Recognizing Red Flags & Assisting Accountholders  
Dawn Kincaid, Brode Consulting Services, Inc.
- 10/4/2023 **IRA Series:**  
Morning Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 10/5/2023 TRID Breakdown Part 1:  
Morning Loan Estimate for Fixed-Purchase, Variable-Refinance & Construction-Perm  
Dawn Kincaid, Brode Consulting Services, Inc.
- 10/10/2023 **Debt Resolution Series:**  
Morning 20 Common Mistakes in Consumer Collection  
Elizabeth Fast, Spencer Fane LLP
- 10/11/2023 HMDA Part 2: Demographic Collection  
60 Min. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 10/12/2023 Stress Testing Your Loan Portfolio  
Morning Robert L. Viering, RiverPointUSA LLC
- 10/18/2023 Annual MLO Requirements & SAFE Act Compliance  
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 10/19/2023 When a Borrower Dies: Next Steps  
Morning Elizabeth Fast, Spencer Fane LLP
- 10/24/2023 Commercial Lending Basics: Risks, Scrutiny, Safeguards, Collateral & More  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 10/25/2023 Accurately Completing the W-9, W-8BEN, W-8BENE, 1099-INT & 1042-S  
Morning Deborah L. Crawford, Gettechnical Inc.
- 10/26/2023 HMDA Part 3: Commercial Loans  
60 Min. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions



10/30/2023 Banking Legal Marijuana Businesses  
Monday David A. Reed, Reed & Jolly, PLLC

11/1/2023 UDAAP & Debt Collection  
Michael Christians, Michael Christians Consulting, LLC

11/2/2023 Robbery: Prevention, Safety & Current Threats  
Carol Dodgen, Dodgen Security Consulting

11/8/2023 Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More  
Morning Elizabeth Fast, Spencer Fane LLP

11/9/2023 TRID Breakdown Part 2:  
Morning Closing Disclosure for Fixed-Purchase, Variable-Refinance & Construction-Perm  
Dawn Kincaid, Brode Consulting Services, Inc.

11/14/2023 Overdraft Risks & Five Best Practices  
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions

11/16/2023 Notary Essentials, Virtual Notarizations & Legalities  
Morning Elizabeth Fast, Spencer Fane LLP

11/28/2023 **IRA Series:**  
Morning IRA Year-End Update: New & Important IRA Issues & Answers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

11/29/2023 **New Accounts Series:**  
Morning Opening NRA Accounts  
Deborah L. Crawford, Gettechnical Inc.

11/30/2023 BSA for Lenders  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

12/5/2023 **Debt Resolution Series:**  
Morning Proper Repossession, Notice & Sale of Non-Real Estate Collateral  
Elizabeth Fast, Spencer Fane LLP

12/6/2023 HELOC How-To In-Depth  
Molly Stull, Brode Consulting Services, Inc.

12/12/2023 CECL... One Year In  
60 Min. a.m. Robert L. Viering, RiverPointUSA LLC

12/13/2023 **Fraud Series:**  
Morning Elder Fraud Issues  
Deborah L. Crawford, Gettechnical Inc.

12/14/2023 BSA for Officers & Directors  
60 Min. a.m. Mary-Lou Heighes, Compliance Plus, Inc.

12/19/2023 Board Secretary: Documenting Minutes, Corrections & Disagreements  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

12/21/2023 When a Depositor Dies: Next Steps  
Morning Elizabeth Fast, Spencer Fane LLP

### **Webinar Times**

Morning webinars are held at 10:00 a.m. Central.

Afternoon webinars are held at 2:00 p.m. Central.

Check brochure copy for times.