

Community Bankers for Compliance Program 2023

April 11 - 12, 2023

Location:

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

Host Hotel:

Hampton Inn & Suites
2020 Schafer Street
Bismarck, ND 58501
701-751-5656

Ask for the ICBND room block

April 11, 2023 - Day 1 (Q1)

April 12, 2023 - Day 2 (Q2)

Registration on Day 1
will be at 9:30 AM (CT).

Day 1 will run from
10:00 AM - 4:30 PM (CT).

Day 2 will run from
8:30 AM - 3:00 PM (CT)

Each session will have a
one-hour lunch



2023 *Community Bankers for Compliance*



Presented By:



YOUNG & ASSOCIATESTM

Sponsored By:



Community Bankers for Compliance Program

1

Electronic Transactions and Regulation E Disasters

As the vast majority of transactions that pass through your bank are electronic, this is an important topic. Despite the myriad of ways to complete electronic transactions, the CFPB has not updated Regulation E in a long time. They have issued some questions and answers, which are helpful, but Regulation E still has not “heard” of PayPal, Venmo, or any of the other electronic systems that you contend with every day. This session will focus on:

- What the regulation says,
- Offer many case studies and “disasters” based on hotline questions,
- Discuss situations Young & Associates has encountered during our reviews, and
- Review in detail the questions and answers that have been issued on this topic.

Many electronic issues are simple, and we will cover those. But how about this one: We just had a customer come in and tell us that his “old” insurance company has continued to withdraw \$96.00 a month for a monthly premium. But he moved to a new insurance company three years ago. What do I do? For the answer – see you at the seminar or webinar. As always, the subjects for the Regulatory Update will begin our day and will be determined by circumstances and releases from the various agencies.

Day 1 - April 11, 2023 First Quarter Agenda

Electronic Transactions

- Regulation E
- Case Studies
- "Disasters"
- Electronic Transaction Frequently Asked Questions

Session Information

April 11, 2023
10:00 AM - 4:30 PM (CT)

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Future Presentations

Subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up-to-date and accurate information possible.

During calendar year 2023, we anticipate covering all aspects of the new CDD rule (effective 1/1/24), and this presentation will be scheduled as soon as the rest of the rule is issued. We will also be covering the new reporting rule for commercial loans, unless the CFPB raises the reporting threshold so high that many banks would not have to report. If they continue down the path that was in the proposal, almost all banks would have to report – we will just wait and see.

The subject matter for these presentations are often determined by regulator actions and/or issues that appear to be problems for banks (such as this quarter’s session). However, we always consider requests received from CBC members regarding subjects that they want addressed. Additional suggestions are always welcome, and can be sent to Bill Elliott (bille@younginc.com) at any time.

Who Should Attend

Compliance officers, deposit personnel and management, auditors and any others involved in the Regulation E disputes and process. Additionally, audit personnel will find this session useful.

Issues and Errors in the Loan Application Process

It seems as if we get questions almost daily regarding application related issues. We are going to address those questions. While we will cover relevant sections of the regulations as they relate to the question or topic involved, this session will not cover every nook and cranny of any regulation.

The vast majority of applications are straightforward – however certainly not all. We will attempt to address the anomalies which you inevitably will face in your bank.

Case studies and examples will be offered for your consideration, illustrating the points that are being covered. We will address issues such as:

“What do I do if the customer writes “divorced” next to their marital status?”

“I am not going to be able to approve or deny the application within 30 days. What do I do?”

“Can I order the title work for a mortgage now, even though they have not applied?”

For the answers to these questions – see you at the seminar.

As always, the subjects for the Regulatory Update will begin our day and will be determined by circumstances and releases from the various agencies.

Future Presentations

Subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up-to-date and accurate information possible.

The subject matter for this presentation was determined from requests received from CBC members regarding subjects that they wanted addressed in 2022. Additional suggestions are always welcome, and can be sent to Bill Elliott (bille@younginc.com) at any time.

Who Should Attend

Compliance officers, lending management, lenders and processors, and any others with responsibilities for lending should attend. Additionally, audit personnel will find this session useful.

Bonus Webinar

The year 2023 is shaping up to be a difficult compliance year for banks. There are several major pronouncements that are due during the course of the year, and the timing may not be optimal for our CBC presentations.

All CBC members will be receiving an e-mail from your state association, with information regarding a pre-recorded webinar link hosted by Bill Elliott, CRCM, entitled “Customer Due Diligence, What We Know so Far.” It is likely that this information will be incomplete because the regulators have not released all of the “parts and pieces.”

At this point, we expect to be able to offer a full Customer Due Diligence (CDD) presentation during our third quarter presentation and the 1071 commercial loan data collection rule during the fourth quarter presentation.

Of course, this schedule is subject to change based on the timing and implementation timeframes set forth by the final regulations. It appears that CDD will be effective January 1, 2024, with 1071 the following year. We will do everything we can to get you all the information you need in as timely a manner as possible, and we will make any adjustments necessary based on the regulations as they are released, including the possibility of additional pre-recorded webinars.

Day 2 - April 12, 2023 Second Quarter Agenda

- General Application Issues
 - The Rules and Errors That Often Occur
- Notification Requirements
 - Denial Errors
 - Errors Regarding Reasons
- Appraisal Notice
 - Waivers
- Risk Based Pricing
 - Exception Notices
- Medical Questions – What You Can and Cannot Ask
- Timing of and Requirements for:
 - Credit Bureaus
 - Flood
 - Title Work
- Other Fair Lending Issues
 - Out of Area Applications
- Other Application Issues

Session Information

April 12, 2023
8:30 AM - 3:00 PM (CT)

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Seminar Presenter



Dale Neiss, CRCM
Consultant

With more than 30 years of banking experience in Denver, Colo., 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 banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, Ind., as an associate national bank examiner. At Young & Associates., 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.

Community Bankers for Compliance Program

2023 ANNUAL PROGRAM MEMBERSHIP INCLUDES:

- Attendance at the Spring and Fall 2-day live CBC live seminars
- Detailed manuals for each 2-day live seminar
- Four Quarterly Regulatory Update webinars and manuals
- Monthly *Compliance Update Newsletter* sent electronically
- On-line and toll-free access to Young & Associates for compliance questions

Cost for 2023 Annual CBC Program Membership

- **ICBND Members:**
 - \$1,500 for one attendee
 - \$1,800 for two attendees
 - \$200 per 2-day session for additional attendees after two
- **Non-ICBND Members:**
 - \$2,000 for one attendee
 - \$2,300 for two attendees
 - \$300 per 2 day session for additional attendees after two

Individual 2-Day Live Seminars

- **ICBND Members**
 - \$950 for one attendee
 - \$600 for each additional attendee
- **Non-ICBND Members**
 - \$1,450 for one attendee
 - \$1,100 for each additional attendee

Individual Regulatory Update Webinars

- ICBND Members
 - \$375 per webinar
- Non-ICBND Members
 - \$475 per webinar

Dates and Locations

April 11, 2023
10:00 AM - 4:30 PM (CT)

April 12, 2023
8:30 AM - 3:00 PM (CT)

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Save the Date:
2nd Quarter Reg Update
Virtual Webinar
May 11, 2023 - 10:00 AM (CT)

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

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