

COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Banks to Achieve In-House
Regulatory Compliance*



April 16 - 17, 2024
October 15 - 16, 2024



ICBND Office
1136 West Divide Ave
Bismarck, ND 58501



Hampton Inn & Suites
2020 Schafer St.
Bismarck, ND 58501
(701) 751-5656

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ABOUT THE CBC PROGRAM

The Independent Community Banks of North Dakota (ICBND) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country. The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and 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.

Basic membership to the CBC Program consists of the following:



Semi-Quarterly Seminars

A compliance seminar is provided semi-annually. Each seminar begins with the Regulatory Update, which allows bankers new to compliance and seasoned professionals to remain current regarding changes in the world of compliance. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. Each person attending the program will receive a detailed manual, written in full narrative, which they can utilize at the bank as a reference and training tool.



Monthly Newsletters

CBC Program members will receive the *Compliance Update* newsletter electronically at the beginning of each month. The newsletter provides an update of compliance issues that impact community banks.



Compliance Hotline

Members of the program may call the Young & Associates' toll-free number (800) 525-9775 option 2 or visit their website (www.younginc.com/contact-us) for compliance questions that may arise. Young & Associates has many qualified professionals available to answer compliance related questions. This service ensures your bank is just a click or phone call away from the information needed to answer compliance questions.



CBC Members-Only Web Page

This web page (www.younginc.com/cbclogin-2/) is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. A user ID and password are provided to each CBC Member annually. CBC Members have access to the latest information from regulatory agencies on this page, in addition to the *Compliance Update* newsletters which are provided monthly by Young & Associates Inc. This information can be used to enhance the regulatory compliance function at your bank.

ABOUT THE CBC PROGRAM



Who Should Attend

The focus of the CBC Program is always regulatory compliance. It is essential that your bank's compliance officer attend. However, 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 Program has been priced to enable your bank to send additional employees at a substantial savings.



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 regulatory agencies not only for its comprehensiveness, but also for its practicality. All sessions will be available for CRCM credit through American Bankers Association (ABA).



Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult 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 attendee to take the materials to the bank as a reference to the regulations and as a training manual for other employees. Prior to the seminar, you will be sent the manuals electronically. You may print them or download them to your own electronic device for use at the session. We will not have extra copies available, unless previous arrangements have been made.



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.



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.

MEET THE TEAM



Bill Elliott, CRCM

Director of Compliance Education
Young & Associates

Bill Elliott has more than 40 years of banking experience. As a senior consultant and Director of Compliance Education at Young & Associates, Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has 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 administration, credit administration, collections and commercial loan workout.



Sharon Bond, CRCM

Consultant
Young & Associates

Sharon Bond is a consultant in the compliance department at Young & Associates, where she specializes in consumer compliance. Sharon works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.



Dale Neiss, CRCM

Consultant
Young & Associates

Dale Neiss is a consultant with Young & Associates. With more than 30 years of banking experience in Denver, CO., 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, IN., 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) and earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

CBC MEMBER LEVELS & FEES

2024 Annual Program Membership Includes:

- Spring and Fall 2-day Live Seminars
- Four Quarterly Regulatory Update webinars
- Detailed manuals
- Hotline services for all CBC Members
- Monthly *Compliance Update* newsletter
- CBC Members Only Web Page

Please check appropriate box(es).

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 CBC Live Seminars

ICBND Members:

- \$950 for one attendee
- \$600 for two attendees

Non-ICBND Members:

- \$1,450 for one attendee
- \$1,100 for two attendees

Individual Quarterly Regulatory Update Webinars

ICBND Members:

- \$375 per webinar

Non-ICBND Members:

- \$475 per webinar

DESIGNATED BANKER

Name

Bank

Address

City State Zip

Phone

Email

Email is required for registration.

Additional Delegate(s) Name(s)

Additional Delegate(s) Email(s)

PAYMENT INFORMATION

Payment Method Check Enclosed Invoice Me Credit Card*

** If paying by credit card (Visa, MasterCard, AMEX, and Discover accepted), please fill out the following information:*

Name on Card

Card Number

Expiration CVC



April 16 - 17, 2024
October 15 - 16, 2024

Day 1 Seminars: 10:00 am - 4:30 pm (CT)
Day 2 Seminars: 8:30 am - 3:00 pm (CT)



Regulatory Update Virtual Webinars

February 23, 2024
May 10, 2024
August 16, 2024
November 8, 2024

10:00 am (CT) approximately 90 minutes



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For additional information, contact
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