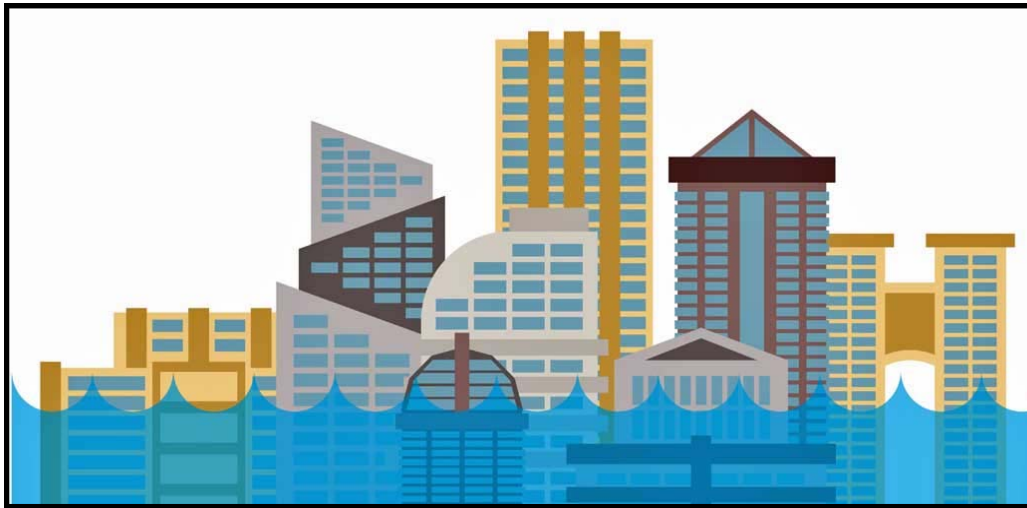


# COMMUNITY BANKERS FOR COMPLIANCE

## DAY 1:

### Auditing Flood – Avoiding that \$2,223 Fine



## DAY 2:

### New Account Opening for Deposits and Loans – Online and In Person



**April 14 & 15, 2020**

**Ramkota Hotel, 800 S. 3rd Street, Bismarck, ND 58501**

*Presented By:*



*Sponsored By:*



# **COMMUNITY BANKERS FOR COMPLIANCE PROGRAM**

## **DAY 1 - Auditing Flood – Avoiding that \$2,223 Fine**

The first day will begin with the first quarter regulatory update. We will then focus on audit techniques for the entire Flood process, and exactly what to look for when performing the Flood audit. It seems as if monthly there is a bank somewhere paying out a lot of money for Flood violations – and we would prefer that it not be you.

The primary focus of the seminar will be on the process of auditing your flood program, both at loan origination and loan servicing. Flood errors can happen almost any time – and the object is to assure that errors are kept to a minimum. Included will be a discussion of the requirements for both public and private flood insurance. Electronic worksheets will be included for all subjects presented.

While the regulation will be discussed, the focus will be on flood pitfalls (the ones that can cost you \$2,223 per violation). The discussion will include the truly expensive mistakes – gleaned from examiner findings, some from discussions over the years with you on hotline, and some that we have discovered in our audit/review work in banks. These will be presented as case studies, allowing you to contemplate and consider “real life” audit scenarios, and determine what to do to repair the issues (if it can be done). Come prepared to think through some occasionally complex scenarios.

## **DAY 2 - New Account Opening for Deposits and Loans – Online and In Person**

The second day's subject will be the issues surrounding new account opening for all account types – in person and online. We will begin the discussion with E-Sign requirements. Then we will discuss all the different disclosures required for deposits and loans. We will discuss what each deposit side disclosure has to include, and how to deliver it legally to the applicant/customer. The loan side will focus on the document, not the content.

We will spend significant time on risk rating customers, as required by BSA. Techniques and potential forms will be provided, both in hard copy and electronic. And, of course, we need to address CIP and CDD as part of this process. Even if you have no immediate interest in online account opening, to stay competitive in the marketplace you will have to consider the possibility soon. And the presentation will be valuable even if you do not believe your bank wants to “go there.”

Day 1 and Day 2 subjects were suggested by several CBC members when we requested potential topics for 2020.

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### **Date and Location**

**April 14 & 15, 2020**

**Ramkota Hotel  
800 S. 3rd Street  
Bismarck, ND 58501  
(701) 258-7700**

Registration on Day 1 will be at 9:30 AM and the session will run from 10:00 AM-4:30 PM.

Day 2 will run from 8:30 AM-3:00 PM.

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

## Agenda – Day One

### Regulatory Update

#### Flood Origination and Renewal Issues

- Auditing flood determinations for new loans
- Auditing flood determinations for renewals and extensions
- Auditing the bank's response to an "A" or "V" flood determination
- Auditing flood policies - both public and private
- Case Studies will be included for all subjects

#### Flood Loan Servicing Issues

- Auditing the entire flood policy renewal process
- Auditing the force place flood insurance process
- Auditing the flood insurance escrow process
- Case Studies will be included for all subjects

#### Special Flood Subjects

- Auditing an RCBAP (Condos)
- Auditing contents coverage issues
- Case Studies will be included for all subjects

## Agenda – Day Two

### Account Opening

- E-Sign Act for Deposits and Loans
- Disclosures and Delivery for Deposit Accounts
  - Regulations E
  - Regulation CC
  - Regulation DD
  - Other related disclosures
- Risk rating new accounts methods (example forms provided)
- Customer Information Program
- Customer Due Diligence
- Loans – a general overview
  - Non-Real Estate Loans
  - Real Estate Loans

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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.

## Who Should Attend

Compliance Officers and Auditors should attend this session. In addition, all personnel with responsibilities for flood insurance issues will find this session useful, including senior management, lenders, loan origination and loan servicing personnel. Those with responsibilities for new accounts (at all levels) for both deposits and loans will find the second day's session valuable.

## Seminar Presenter

### *Dale Neiss, CRCM, Consultant*

Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 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, CO 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, Inc., 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.

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

## Registration Fees:

### ICBND and Community Bankers for Compliance (CBC) Members

- If 2019 annual dues of \$1,500 for one attendee or \$1,800 for two attendees has been paid, no additional cost for this session.
- \$200 per 2-day session for each additional attendee above 2 attendees.

### ICBND Members who are not members of the CBC Program

- \$950 per 2-day session for the first attendee.
- \$600 per 2-day session for each additional person.

### Non-ICBND Members

- \$1,400 per 2-day session for the first attendee.
- \$1,000 per 2-day session for each additional attendee.

#### Date and Location:

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Bismarck, ND 58501  
(701) 258-7700**

Registration on Day 1 of each 2-day seminar will be at 9:30 AM and the session will run from 10:00 AM-4:30 PM.

Day 2 will run from 8:30 AM-3:00 PM.

#### Designated Banker:

Name: \_\_\_\_\_

Bank: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-Mail \_\_\_\_\_

#### Additional Delegates:

\_\_\_\_\_

\_\_\_\_\_

**Total Amount Enclosed: \$ \_\_\_\_\_**

#### *Cancellation Policy*

15 days or more prior to seminar date, you will receive a full refund of the registration fee; 8-14 days prior to seminar date, you will receive a 50% refund; and 0-7 days prior to seminar date, there will be no refund given.

*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](http://www.icbnd.com)