



Community Bankers for Compliance Program

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

LIVE REGULATORY SEMINARS

February 22, 2017 May 23, 2017 August 22, 2017 November 14, 2017

MIBA Headquarters, 106 E. High Street, Jefferson City, MO 65102

Presented By:



Sponsored By:



Community Bankers for Compliance Program

Missouri Independent Bankers Association is pleased to once again 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.

Membership to the CBC Program consists of the following:

Quarterly Seminars. A compliance seminar is provided each quarter. The 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, that they can take back to the bank as a reference and training tool.

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 compliance function at your bank.

Dates, Location, and Hotel Information

February 22, 2017

May 23, 2017

August 22, 2017

November 14, 2017

Each live regulatory seminar will be held at

**MIBA Office
106 E. High Street
Jefferson City, MO 65102**

Continental breakfast: 8 AM

Registration: 8:30 AM Seminar:

9 AM - approx. 4 PM

Hotel Group rate:

\$109.00 per night

Double Tree by Hilton Hotel

402 Monroe Street

Jefferson City, MO

Phone: 573.636.5105

Room block name:

**MO Independent Bankers
Association**

Program Flexibility

To assure that CBC member banks are getting the most out of their member-ships (whether it be the Basic CBC Program or the CBC Enhanced Program), 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 focus of the CBC is on regulatory compliance. It is essential that your bank's compliance officer attend. But 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.

Community Bankers for Compliance Program

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 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.

Community Bankers for Compliance Program

Missouri CBC Program Membership:

- \$1,400 for the first person for MIBA members.
- \$420 for each additional person for MIBA members.
- \$2,800 for the first person for prospective MIBA members.
- \$1,230 for each additional person for prospective MIBA members

Missouri CBC Individual Seminar Session Fees:

- \$335 for the first person for MIBA members.
- \$180 for each additional person for MIBA members.
- \$670 for the first person for prospective MIBA members.
- \$360 for each additional person for prospective MIBA members.

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Phone: 573.636.5105

**Room block name:
MO Independent Bankers
Association**

REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-mail _____

E-mail address is required for registration.

Additional Delegates:

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

Please select your payment method:

Check Enclosed Check in Mail Credit Card*

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

Name as it reads on card: _____

Company name on card: _____

Billing address of card: _____

Card # _____

Exp. date _____ 3-digit security code _____

Total Amount Enclosed: \$ _____

Check here to receive the *Compliance Update* newsletter via e-mail.

For additional information, please contact:

**Michelle Lawson, Director of Operations or
Sarah Luetkemeyer, Marketing & Events Coordinator**

Missouri Independent Bankers Association

PO Box 1765

Jefferson City, MO 65102

Phone: 573-636-2751

**E-mail: mlawson@miba.net or
sluetkemeyer@miba.net**