

October 24 - 28, 2011

**Hilton Garden Inn Dayton/Beavercreek
3520 Pentagon Blvd.
Beavercreek, OH 45431**

Community Bankers for Compliance School



The ever-changing world of regulations can be a daunting task for today's community bank compliance officer!

**Module 1: Operations and Deposit Compliance
Module 2: Lending Compliance**

Sponsored and Presented By:



Community Bankers for Compliance School



Today's compliance officer can not just understand all of the compliance rules and regulations . . . today's compliance officer must take the information and effectively use it within the bank. The success of your next compliance examination may be determined by how well your knowledge of regulatory compliance was applied to your bank. It will also assist in the support of a successful compliance management program that will have a positive impact on all aspects of bank operations.

Community Bankers for Compliance School

Young & Associates, Inc. is pleased to sponsor the eleventh annual Community Bankers for Compliance School (CBCS). The CBCS is a five-day compliance program designed to provide a comprehensive understanding of the major regulatory compliance regulations prominent in the industry today. It also provides practical tools and strategies to help attendees apply this information directly in the bank.

The CBCS will provide:

- A review of the major substantive requirements of each compliance act or regulation covered.
- Discussions that relate the regulatory requirements to the compliance examination.
- A forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Dates and Location

The CBCS will be held October 24 - 28, 2011, at the Hilton Garden Inn (Dayton/Beavercreek), 3520 Pentagon Blvd., Beavercreek, OH 45431.

Accommodations: Should you need hotel accommodations, please call the Hilton Garden Inn at 937.458.2650. Make sure you mention that you are attending the Community Bankers for Compliance School in order to receive a room rate of \$110 plus tax per night. Cut-off date for hotel accommodations is September 23, 2011. Reservations received after September 23, 2011, will be charged the best available rate at that time. A major credit card is required for incidental room charges.

Check-In and Check-Out: Check-in time is anytime after 3:00 p.m. Check-out time is 12:00 p.m. Late check-outs will be charged an additional fee.

Meals/Refreshments: Please join us Monday evening for dinner and a social gathering to meet other participants and kick off the program. A continental breakfast will be provided each morning as well as refreshments throughout each day. Extended time has been provided for lunch to accommodate the need to call in to the bank, rest, or to visit one of the many restaurants in the area.

CPE/CRCM Credits

The CBC School is approved for continuing professional education credits for Certified Regulatory Compliance Managers (CRCM) and Certified Lender Business Banker (CLBB) as follows:

Operations/Deposit Compliance Module Only

The Operations/Deposit Compliance Module is approved for 14.0 hours of continuing professional education credits for CRCM.

Lending Compliance Module Only

The Lending Compliance Module is approved for 28.5 hours of continuing professional education credits for CRCM and CLBB.

Flexible Format

The CBCS has been designed to provide maximum flexibility to the bank. The school has been divided into 2 modules: (1) Operations and Deposit Compliance, and (2) Lending Compliance (see School Agenda). Send one individual to all five days of the school or multiple people (from customer service, lending, or operations) to the modules most suited to their jobs. This allows you to customize your compliance training and maximize this valuable compliance training opportunity.

Interactive

The CBCS is designed to assist the attendees in getting timely answers to their questions as well as testing techniques before implementation in the bank. We encourage bankers to be active participants by bringing questions, concerns, and compliance techniques for review by the group. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

Community Bankers for Compliance School

Compliance Professionals

This Community Bankers for Compliance School is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks. In total, the consultants at Young & Associates have published more than 30 books and several hundred articles on banking. They provide training to more than 1,000 bankers each year and are speakers at several state and national conferences.

School Agenda

Operations / Deposit Compliance Module

Monday and Tuesday (October 24 and 25, 2011)

The Operations and Deposit Compliance Module will begin on Monday, October 24, at 9:00 a.m. and end at 5:00 p.m., with an extended lunch break. On Tuesday, October 25, the module will run from 8:30 a.m. to 4:00 p.m., with an extended lunch break. Regulations that will be presented are:

- Bank Secrecy Act
- Bank Secrecy Act Case Studies
- Office of Foreign Asset Control (OFAC)
- Regulation CC: Expedited Funds Availability Act
- Regulation D: Reserve Requirements
- Regulation Q: Interest on Deposits
- Right to Financial Privacy Act
- Regulation E: Electronic Funds Transfer Act
- Regulation DD: Truth in Savings Act
- FDIC Representative Presentation
- Privacy
- Customer Identification Program
- Fair Credit Reporting Act

Lending Compliance Module

Tuesday, Wednesday, Thursday, and Friday (October 25 - 28, 2011)

The Lending Compliance module will begin on Tuesday, October 25, at 1:00 p.m. and end at 5:00 p.m. On Wednesday, Thursday, and Friday (October 26 - 28), the module will run from 8:30 a.m. to 5:00 p.m., with an extended lunch break. Regulations that will be presented are:

- FDIC Representative Presentation
- Privacy
- Customer Identification Program
- Fair Credit Reporting Act (Operations / General)
- Fair Credit Reporting Act / FACT Act (Lending)
- Regulation Z: Truth in Lending (closed end)
- Regulation C: Home Mortgage Disclosure Act (*optional evening session*)
- Regulation Z: Truth in Lending (open end)
- Community Reinvestment Act
- HUD's Regulation X: Real Estate Settlement Procedures Act
- Regulation B: Equal Credit Opportunity Act
- Flood Insurance
- Regulation O: Loans to Insiders

FDIC Representative

An examiner from the FDIC will be a speaker at this year's Community Bankers for Compliance School. The regulator will be discussing regulatory compliance topics that are currently "hot" issues.

Certificate of Completion

To demonstrate your commitment to having a strong compliance program, individual program attendees will receive a Certificate of Completion upon attendance at all sessions. These certificates can be used to apply for certification in the national certification programs or for meeting the continuing education requirements for those already certified.



CBC School Presenters

Bill Elliott, Senior Consultant and Manager of Compliance, Young & Associates, Inc.

With over 30 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.

Jean A. Terry, Terry Compliance Consulting, LLC

Jean Terry has worked in regulatory compliance for 30 years. She began her career as an examiner at the Federal Reserve Bank of St. Louis. She was the Director of Compliance of Boatmen's Bancshares, a \$40 billion bank holding company and more recently specializes in assisting community banks with compliance auditing, training and consultation. Compliance training has been an integral part of Jean's career. She has conducted numerous in-bank compliance training seminars and been a speaker at many industry conferences hosted by the Federal Reserve and the Center for Financial Training. She also served for over 20 years on the advisory board of the Center for Financial Training's annual compliance school.

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Registration Fees

CBC School - All 5 Days:

- \$2,395 for each attendee for banks who are not members of Community Bankers Association of Michigan (CBoFM), Indiana Bankers Association (IBA), or Ohio Bankers League (OBL) and are also not members of the CBC Program.

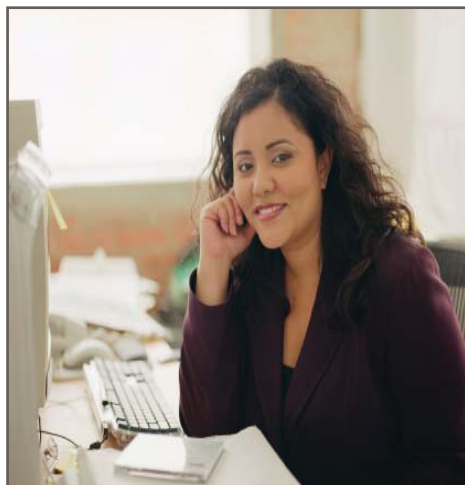
CBC School - Monday and Tuesday (Operations/Deposit Compliance Module):

- \$1,295 for each attendee for banks who are not members of CBoFM, IBA, or OBL and are also not members of the CBC Program.

CBC School - Tuesday PM, Wednesday, Thursday, and Friday (Lending Compliance Module):

- \$1,995 for each attendee for banks who are not members of CBoFM, IBA, or OBL and are also not members of the CBC Program.

Registration Form



For additional information and to register, please feel free to contact:

Young & Associates, Inc.

Sally Scudiere

Education Coordinator

121 E. Main Street

P.O. Box 711

Kent, OH 44240

PHONE: 800.525.9775

FAX: 330.678.6219

Bank Name _____

Attendee Name _____

All 5 days Oper/Dep Module Only Lending Module Only

Attendee Name _____

All 5 days Oper/Dep Module Only Lending Module Only

Attendee Name _____

All 5 days Oper/Dep Module Only Lending Module Only

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-Mail Address(es) _____

Total Enclosed \$ _____

Credit Card Information (please check one): MasterCard VISA Check Bill Me

Card Holder Name	Credit Card Number	Expiration Date
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Card Holder Signature _____

To register online, please [CLICK HERE](#).