



# Compliance Institute

June 8-13, 2008; Kansas City, MO

The Compliance Institute is a comprehensive learning experience that covers the areas of regulatory compliance a community bank Compliance Officer is responsible for.

This experience is designed to introduce or reinforce all of the basic elements of each regulation to the attendee while illustrating the common pitfalls and solutions experienced professionals face. Past attendees have ranged from experienced bankers seeking to reinforce their knowledge base with current best practices to first time bankers requiring a complete introduction to all aspects of the regulations and banking.



This solid foundation allows the attendee to return to their bank and support the product and service offerings their bank needs to provide to its community to remain competitive in their market place. Each regulation is approached in terms of the requirements, best practice internal controls and audit objectives. Learning is reinforced with many sample disclosures, applicability charts and matrices.

## Schedule:

### Sunday

#### **Developing a Compliance Program**

- 3:00 - 4:00 pm Registration
- 4:00 - 7:00 pm Welcome/Introduction/Developing a Compliance Program
- 7:00 - 7:30 pm Developing Compliance Exam\*

### Monday

#### **Lending Compliance**

- 8:00 - 10:30 am Regulation Z - Closed End Credit
- 10:30 - Noon Regulation X - RESPA
- 1:00 - 2:00 pm Flood Insurance
- 2:00 - 2:45 pm Private Mortgage Insurance
- 2:45 - 3:30 pm Regulation Z - Open End Credit
- 3:30 - 5:00 pm Regulation O - Loans to Insiders
- 5:00 - 5:30 pm Assign Lending Case Study
- 5:30 - 7:00 pm Reception/Light Dinner

### Tuesday

#### **Lending Compliance (continued)**

- 8:00 - 8:30 am Discuss Lending Case Study
- 8:30 - 10:00 am Regulation B
- 10:00 - 10:30 am Fair Housing Act
- 10:30 - Noon Fair Lending
- 1:00 - 2:00 pm Fair Credit Reporting Act
- 2:00 - 2:30 pm Fair Debt Collection Practices Act
- 2:30 - 3:00 pm Regulation AA
- 3:00 - 5:00 pm Regulation C - HMDA

### Wednesday

#### **Lending Compliance (continued)**

- 8:00 - 9:00 am Lending Compliance Exam\*
- Operations Compliance - BSA and Related Issues**
- 9:15 - 10:30 am Community Reinvestment Act
- 10:30 - 11:15 Bank Bribery Act/ Bank Protection Act
- 11:15 - Noon Right to Financial Privacy Act
- 1:00 - 2:30 pm Financial Recordkeeping Regulation (BSA)
- 2:30 - 4:00 pm Anti-Money Laundering program (AML)
- 4:00 - 4:45 pm Suspicious Activity Reports (SAR's)
- 4:45 - 5:30 pm OFAC Requirements
- 5:30 pm Dinner on your own

### Thursday

- 8:00 - 9:00 am Operations Compliance Exam\*
- Deposit Compliance**
- 9:15 - 10:30 am Consumer Financial Privacy (Reg P)
- 10:30 am - Noon Regulation DD - Truth in Savings
- 1:00 - 2:30 pm Regulation E - Electronic Funds Transfers
- 2:30 - 4:00 pm Regulation CC - Expedited Funds Availability Act and Check 21
- 4:00 - 4:15 pm Advertisement of Membership
- 4:15 - 4:30 pm Nondeposit Retail Investment Programs
- 4:30 - 5:30 pm Consumer Sales of Insurance Disclosures
- 5:30 - 7:00 pm Reception/Light Dinner

### Friday

- Deposit Compliance (continued)**
- 8:00 - 8:30 am Discuss Deposit Case Study
- 8:30 - 9:00 am Regulations D & Q
- 9:00 - 11:00 am Compliance Implications for Advertising and Web Sites
- 11:00 am - Noon Deposit Compliance Exam\*
- Noon Adjourn

\*Exam given to those enrolled in the Certified Community Bank Compliance Officer program.



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## ICBA's Certified Community Bank Compliance Officer Program (CCBCO)

Are you comfortable with your compliance program? Regulatory compliance is critical to doing business in community banks today, and there are stringent and complex standards that all compliance officers must meet. ICBA recognizes the tremendous burden placed on community banks and their compliance officers. That's why it offers the CCBCO program to meet your individual needs in a comfortable learning environment.

### Our faculty:

**David M. Bequeaith** is the principal consultant for Bequeaith Banking Solutions, LLC. He has 22 years of regulatory, banking and consulting experience. David has provided guidance to a diverse set of financial institutions ranging from de novo banks to nearly \$10 billion organizations.

**Lindsay LaNore** is senior compliance professional with Bequeaith Banking Solutions. Currently Lindsay is responsible for the on-site review and support of compliance performance at client banks. She draws upon her legal education, years as a banker, and consulting experience to thoroughly educate attendees.

**Teresa Jacob** is a financial services consulting director with RSM McGladrey, Inc. Teresa specializes in providing compliance consulting services to financial institutions. Her years as an OCC examiner, mortgage company compliance professional and consultant help make this a valuable learning experience.



Independent Community Bankers of America (ICBA) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to NASBA, 150 Fourth Avenue North, Nashville, TN 37219-2417. Web site: www.nasba.org.

Prerequisites - No previous experience and training is necessary. Delivery Method: Group-Live  
42 CPE Credits Program Level: Basic-Intermediate

### Hotel Information:

- To make your hotel reservation, contact the **Embassy Suites KCI (MO)** at (816) 891-7788. To secure the negotiated rate of **\$132** for this program, you must make your hotel reservation by **5-18-08**.
- For special assistance needs, please call the hotel directly or contact the ICBA Education Department at (800) 422-7285.

### Registration Information:

Applicant's Name (Mr. Mrs. Ms.) \_\_\_\_\_ Badge Name \_\_\_\_\_

Current Title at Bank \_\_\_\_\_

Sponsoring Bank (or Bank Client) \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (Area Code and Number) \_\_\_\_\_ Fax Number \_\_\_\_\_

E-mail \_\_\_\_\_

ICBA Member Fee: \$1,995 Nonmember Fee: \$2,695\*

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#### Certification Program Testing Fees:

ICBA Member: \$25/course; \$100/week

Nonmember: \$50/course; \$200/week

Please enroll me in the certification program.

\*Nonmembers may apply \$600 of the registration fee to an annual membership in ICBA

A check payable to ICBA is enclosed

Charge to my  VISA  MasterCard

\_\_\_\_\_  
Credit Card Account No. Expiration Date

\_\_\_\_\_  
Signature

**Refund Policy:** If registration is canceled more than 30 days prior to the seminar, you will receive a full refund. If cancellation is within 30 days of the seminar, 20 percent of the fee will be deducted for costs. No refund for registrations canceled after beginning of seminar.

#### Send or Fax Registration To:

ICBA Education Department, P.O. Box 267, Sauk Centre, MN 56378

Fax: (320) 352-5366

Phone: (800) 422-7285, ext. 7334

E-mail: Education@icba.org