

COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Community Banks to Achieve
Effective In-House Regulatory Compliance*



2026 PROGRAM DETAILS

Community Bankers Association of Kansas (CBA) members receive a significant discount on the cost of basic membership enrollment in Community Bankers for Compliance (CBC) Program! In recognition of the rapidly changing regulatory landscape, CBA will be offering the Enhanced and Extended CBC Programs. Not only will these programs benefit attendees of the virtual seminars, but they will also provide invaluable insights for other team members within your bank who require this critical information.

PRESENTED BY



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ASSOCIATES**

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Community Bankers
Association of Kansas

ABOUT THE CBC PROGRAM

CBA is pleased to sponsor the annual CBC Program. The CBC Program is the most successful and longest-running compliance training program in the country.

In today's constantly evolving regulatory environment, staying informed is crucial. The CBC Program keeps your bank ahead of the curve with up-to-date insights on ever-changing regulations and offers expert guidance for structuring and maintaining a robust in-bank compliance program. This program also fosters a collaborative environment, where compliance professionals can connect, share experiences, and exchange ideas with fellow community bankers.

CBC BASIC MEMBERSHIP

Basic membership to the CBC Program consists of the following:



QUARTERLY VIRTUAL SEMINARS

A compliance seminar is provided each quarter with the main topic selected based on the most recent industry and regulatory developments, which may have an impact on community banks. In addition, quarterly Regulatory Update is offered to help individuals new to compliance and seasoned professional stay current with changes in the word of compliance.



MONTHLY NEWSLETTERS

CBC Members receive the *Compliance Update* newsletter at the beginning of each month. The newsletter provides an update on compliance issues that impact community banks.



COMPLIANCE HOTLINE

Members of the CBC may call Young & Associates' toll-free number or visit their website 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 webpage (www.younginc.com/membership-login/) is reserved for banks that are registered members of the CBC Program. A shared user ID and password (case sensitive) are provided to each CBC Member annually. CBC Member Banks have access to the latest information from the regulatory agencies on this page, in addition to the Compliance Update newsletters. This information can be used to enhance the regulatory compliance function at your bank.

CBC PREMIER PROGRAMS

In recognition of the rapidly changing regulatory landscape, CBA will once again offer additional services for the coming year with the CBC Enhanced Program and Extended Regulatory Update. Please refer to the back page for more information.

WHO SHOULD ATTEND?

The focus of the CBC Program is always regulatory compliance. It is essential that your bank's compliance officer attend. However, 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. The CBC's pricing structure supports this team approach, offering significant savings for sending multiple attendees.

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 banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees. **Prior to each seminar, you will be emailed a link containing handout materials.**

PARTICIPANT INTERACTION

The CBC Program is designed to assist members in getting timely answers to their questions. The program provides a forum where each bank can be an active participant, bringing their questions, concerns and compliance techniques for group review. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

REGULATORY APPROVAL

The CBC Program has passed the test of regulatory scrutiny. The regulatory agencies have recognized the increased understanding and ability to deal with regulatory issues by those bankers who were CBC Members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality.

PRACTICAL SOLUTIONS

Most community banks don't have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program provides practical, user-friendly compliance techniques and explains 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.

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. The CBC reduces the possibility that errors will occur because your employees will have a greater understanding of the regulatory requirements - even as they change.

ABOUT THE CBC PROGRAM INSTRUCTORS

BILL ELLIOTT, CRCM

*Director of Compliance
Education*

Bill brings over 45 years of banking experience to Young & Associates, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

DALE NEISS, CRCM

Consultant

With over 30 years of banking experience, Dale has developed compliance management systems, loan review and CRA programs, and ERM frameworks for multiple banks. He has served as Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his career as a national bank examiner with the OCC. At Young & Associates, he provides consulting, training, and writes compliance manuals. He holds the CRCM designation from the Institute of Certified Bankers in Washington, D.C.

VERONICA MADSEN, CAMS

Consultant

Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank.

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Please check appropriate box(es).

CBC MEMBERSHIP OPTIONS

CBC Basic Program (Level 1):

☐ \$1,398.00 for the first CBA member

☐ \$4,374.25 for Non CBA member

CBC Enhanced Program (Level 2):

☐ \$900 additional charge to your CBC Basic Program membership

CBC Extended Regulatory Update Program (Level 3):

☐ \$600 additional charge to your CBC Basic Program membership

INDIVIDUAL SESSION FEES

☐ \$350 for the first person for CBA members

☐ \$200 for each additional person for CBA members

☐ \$700 for the first person for prospective CBA members

☐ \$400 for each additional person for prospective CBA members

RECORDING LINK**

**** Not a member of the CBC program and would like to purchase individual recording per session?**

☐ \$495 flat fee - no certificates provided for those who purchase the recording link only.

CBA of Kansas members receive a significant discount on the enrollment fee.

CBA Member Rate

Annual Program Fee	\$4,374.25
Less CBA Member Subsidy	(\$2,976.25)
Total CBC Program Fee	\$1,398.00

REGISTRATION FORM

Designated Banker:

Name			
Bank			
Address			
City	State	Zip	
Phone		Fax	
Email			

**Email is required for registration.*

Second Registrant:

Name	
Email	

Additional Registrants at \$598 each

Name	
Email	
Name	
Email	

Payment Information:

Please select your payment method:

☐ Check Enclosed ☐ Email Invoice: will pay online by credit card

For additional information, please contact:

Yvonna Hansen
Vice President of Member Services
Community Bankers Association of Kansas
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VIRTUAL CBC QUARTERLY SEMINARS

February 26, 2026

May 13, 2026

August 19, 2026

November 4, 2026

Each virtual CBC quarterly seminars will run from 9:00 AM to 2:00 PM (Central) with a one-hour lunch.

REGULATORY UPDATE WEBINARS

February 6, 2026

May 1, 2026

July 31, 2026

October 23, 2026

Each regulatory update webinars will be held at 10:00 AM (Central) and will be approximately 1 ½ hours in length.

CBC PROGRAM LEVELS



CBC BASIC PROGRAM MEMBERSHIP [LEVEL 1]

Membership includes the following services:

- Four virtual quarterly seminars (subjects to be determined by Young & Associates, Inc.)
- Four virtual regulatory update seminars
- Hotline services for all CBC members via phone and internet
- Monthly *Compliance Update* newsletter (electronic format)
 - The *Compliance Update* includes a monthly update to the compliance calendar
- Access to CBC Members-Only Web Page



CBC ENHANCED PROGRAM MEMBERSHIP [LEVEL 2]

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed Compliance Newsflash listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes website addresses for each pronouncement
- \$200 credit towards the purchase of individual Young & Associates, Inc. compliance products purchased during the CBC Program year
- Quarterly conference call for all CBC Enhanced Members
 - Topics will include suggestions from you as well as updates from the Young & Associates staff
 - The calls will be interactive; all participants will be able to share important information with other attendees
 - Notification of date and time of each quarterly conference call will be given approximately 10 days from conference call date
- Access to the CBC Members and CBC Enhanced webpages through a shared user ID and password



CBC EXTENDED REGULATORY UPDATE PROGRAM MEMBERSHIP [LEVEL 3]

Membership includes all LEVEL 1 services, PLUS:

- Recorded IN-DEPTH Quarterly Regulatory Updates:
- Each subject in the quarterly Regulatory Update is discussed in much greater detail than can occur in the live presentation due to time constraints
- Each subject is presented in its own mini-webinar
 - For instance, all lending subjects are presented separately, all BSA subjects are presented separately, etc.
 - This allows you to share targeted information with your staff easily, as you will be able to forward them pertinent information only
- Receive your own unique login to access the recordings, which are available for viewing for 90 days from the date of the recorded seminar

CBC PROGRAM LEVELS SUMMARY

FEATURES	BASIC PROGRAM	ENHANCED (ADDITIONAL FEE)	EXTENDED REGULATORY UPDATE (ADDITIONAL FEE)
EIGHT VIRTUAL QUARTERLY SEMINARS	✓	✓	✓
COMPLIANCE HOTLINE SERVICES	✓	✓	✓
MONTHLY COMPLIANCE UPDATE NEWSLETTER	✓	✓	✓
ACCESS TO CBC MEMBERS-ONLY WEB PAGE	✓	✓	✓
IN-DEPTH QUARTERLY REGULATORY UPDATES (RECORDED)			✓
WEEKLY COMPLIANCE NEWSFLASH		✓	
\$200 CREDIT TOWARDS YOUNG & ASSOCIATES COMPLIANCE PRODUCTS		✓	
QUARTERLY CBC ENHANCED CONFERENCE CALL		✓	