COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

4Q VIRTUAL SEMINAR

Finance Charge and its Implications and Servicemember Issues

Virtual Seminar

November 4, 2026

The seminar will run from 9:00 A.M. to 2:00 P.M with a 1 hour lunch. Click here to register.

Are you a member of ICBA who holds the Community Banker University Compliance Certification? Receive CPE credits for your participation in CBA's CBC Program.

PRESENTED BY

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SEMINAR AGENDA

Main Subject – Live Seminar	• Finance Charge and its Implications
	  ◦ What is and is not a finance charge.
	  ◦ Impacts on the bank's lending (HPML, HCL, QM)
	• Servicemember Issues
	  ◦ Servicemembers Civil Relief Act
	  ◦ Military Lending Act

MAIN SUBJECTS - LIVE SEMINAR

01 Finance Charge and its Implications and Servicemember Issues

Although the credit and banking industry has changed dramatically, the Regulation Z rules governing finance charges have remained unchanged for more than 25 years. Due to the increasing number of new fees and charges identified during our loan file reviews, as well as many finance charge questions received through our hotline, we will explore this topic in depth.

As part of that discussion, we will look at the APR implications of finance charges and their impact on higher-priced mortgage loans (HPML), high-cost loans (HCL), qualified mortgages (QM), and other related compliance issues. We will also review examination procedures applicable to these loans. The QM discussion will include ability to repay (ATR), and points and fees, as both are a part of the QM process.

IMPORTANT NOTE: Before we begin our fourth quarter sessions, we will ask attendees to provide information about new fees that are appearing for all Regulation Z consumer loans - both real estate and non-real estate consumer loans. We will include a discussion of those fees in our presentation.

While many fees do not create compliance concerns, we will also discuss strategies for minimizing the impact of “newly” identified finance charge items, particularly in connection with mortgage loans.

02 Servicemember Issues

We have received numerous hotline questions regarding both the Servicemembers Civil Relief Act and the Military Lending Act. During this seminar, we will provide a detailed review of these laws and regulations, including the related examination procedures, to help ensure you understand your compliance responsibilities and the steps necessary to meet all applicable requirements. Exam procedures will be included in our discussion.

Seminar Presenter

Veronica Madsen, CAMS, CRCM

Consultant

Veronica is a seasoned consultant with a robust legal background and decades of banking industry experience. Her career began at the Michigan Credit Union League trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided comprehensive compliance services to credit unions. Veronica has also created and managed a Compliance Management System at a fintech company and overseen the Bank Secrecy Act training program at a large bank. She holds a Bachelor of Science in English and Communication from Central Michigan University and a Juris Doctorate from the University of Detroit Mercy School of Law. She is also a Certified Anti-Money Laundering Specialist (CAMS) and a Certified Regulatory Compliance Manager (CRCM).

Who Should Attend?

This seminar will benefit anyone in your institution who deals with consumer or consumer mortgage loans, whether they are originators, auditors, compliance personnel or others within your bank. Consumer loan management and others with an interest in these topics are welcome as well.

Future Presentations and Suggestions

Subjects for future seminars are 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 ensure you receive the most current and accurate information possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Please email suggestions to Bill Elliott, CRCM, at bille@younginc.com.

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REGISTRATION FORM: CBC Q4 2026

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CBC PROGRAM MEMBER FEES

- No charge for current CBC program members (based on individual bank 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 non-CBA members
- [ ] $400 for each additional person for non-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

DESIGNATED BANKER

Name

Bank

Address

City | State | Zip

Phone | Email

**Email is required for registration.*

ADDITIONAL DELEGATE(S)

Name

Email

Name

Email

PAYMENT INFORMATION

Payment Method [ ] Check Enclosed [ ] Email Invoice: will pay online by credit card

CBC Q4 MAIN SUBJECT VIRTUAL SEMINAR

November 4, 2026

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

CBC Q4 REGULATORY UPDATE SEMINAR

October 23, 2026

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

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For additional information, please contact:

Yvonna Hansen
Vice President of Member Services
Community Bankers Association of Kansas
5897 SW 29th Street • Topeka, KS 66614
Ph: (785)271-1404
E-mail: yvonna@cbak.com