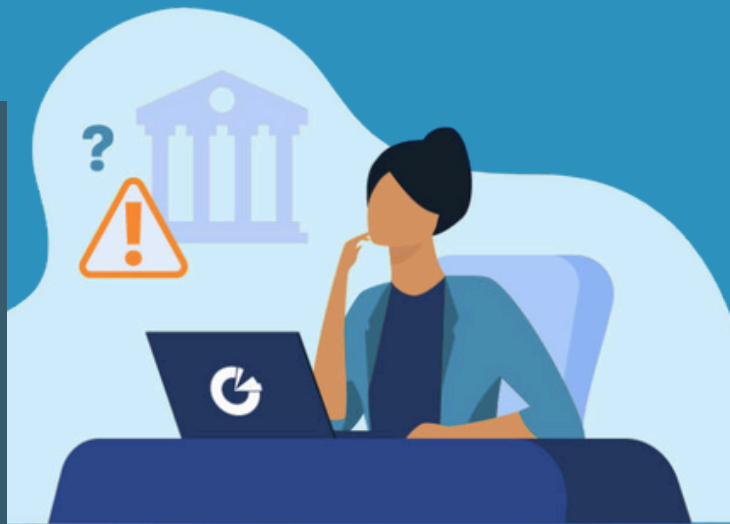


# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



## 1 MAIN SUBJECTS

Using the APR Software

Advertising for All Product  
Types

Third Party Risk Management

## Virtual Seminar

 **February 26, 2026**

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

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.

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# MAIN SUBJECTS - LIVE SEMINAR

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## **01** Using the APR Software for All Loan Types

This seminar will include a discussion of the finance charge and its impact on the APR, focusing on all the “new” fees and charges that were not contemplated by Regulation Z. The Regulation Z rules have not been updated for perhaps 30 years. We started this discussion last quarter, but due to time constraints, we certainly did not cover the subject completely. We will finish this discussion this quarter.

## **02** Advertising for All Product Types

We will discuss marketing of deposit products, non-deposit products, and loans. Our advertising techniques and methods have changed drastically, but the regulations have not. We will discuss how to take new technology and marketing methods and apply the old advertising rules. This topic was suggested by a CBC member. The suggestion, as well as hotline questions received, indicates that this an important topic, as there is confusion regarding these issues.

## **03** Third Party Risk Management

We will provide a review of the recent joint pronouncement by all the regulators concerning this subject. For many of the agencies, this is a major update, as it has been at least in some cases 15 years since their last major pronouncement on this subject. Since most banks use third parties for a variety of functions, a review of the latest guidance seems warranted.

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## Who Should Attend?

This seminar will benefit anyone in your institution who deals with consumer loans of all types, marketing staff, and others. The presentation will be useful for compliance officers, management, lenders, loan processors, marketing personnel, auditors, and any other interested parties.

# SEMINAR AGENDA

## Main Subjects – Virtual Seminar

- Using the APR Software for All Loan Types
- Advertising for all product types (Regulation Z, Regulation DD, and other related requirements)
- A review of the latest Third-Party Risk Management Guidance

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## Seminar Presenter



### 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.

## 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. Note that a CBC member suggested part of this quarter's topics. Please email suggestions to Bill Elliott at [bille@younginc.com](mailto:bille@younginc.com).

# REGISTRATION FORM: CBC Q1 2026

# 1

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 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.

**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)
<b>Total CBC Program Fee</b>	<b>\$1,398.00</b>

## 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  
5897 SW 29th Street • Topeka, KS 66614  
Ph: (785)271-1404  
E-mail: yvonna@cbak.com



**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.**

## 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.

# REGISTRATION FORM: CBC Q1 2026

# 1

## 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\*\*

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

## DESIGNATED BANKER

Name	<input type="text"/>		
Bank	<input type="text"/>		
Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
Phone	<input type="text"/>	Zip	<input type="text"/>
	Email <input type="text"/>		

*\*Email is required for registration.*

## ADDITIONAL DELEGATE(S)

Name	<input type="text"/>
Email	<input type="text"/>
Name	<input type="text"/>
Email	<input type="text"/>

## PAYMENT INFORMATION

Payment Method ☐ Check Enclosed

☐ Email Invoice: will pay online by credit card

## CBC Q1 MAIN SUBJECT VIRTUAL SEMINAR

**February 26, 2026**

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

## CBC Q1 REGULATORY UPDATE SEMINAR

**February 6, 2026**

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

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*For additional  
information, please  
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