COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

4Q LIVE SEMINAR

Finance Charge and its Implications & Servicemember Issues

LIVE SEMINAR

DATE & LOCATION

NOVEMBER 5, 2026
CBM Office
830 W. Lake Lansing Rd.
Suite 250
East Lansing, MI 48823

Registration begins at 8:30 AM
The seminar will run from
9:00 AM to 4:00 PM

Virtual Option Available

PRESENTED BY

YOUNG & ASSOCIATES™

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CBM™ Community Bankers of Michigan

SEMINAR AGENDA

Regulatory Update	• Subjects as released by the CFPB and other federal agencies.

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

REGULATORY UPDATE

We will begin our day with Regulatory Update as usual. Normally this portion of the day focuses on final rules or items you need to immediately address in your bank. However, in this session we will include additional topics, including pending changes to regulations such as the Community Reinvestment Act and Regulation O, as well as other regulations that may be changing during 2027.

MAIN SUBJECTS - LIVE SEMINAR

01 Finance Charge and its Implications

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

Bill Elliott, CRCM

Senior Consultant & Director of Compliance Education

Bill Elliott has more than 45 years of banking experience. As a senior consultant and Director of Compliance Education at Young & Associates, Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has 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 administration, credit administration, collections and commercial loan workout.

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.

ABA EDUCATION CREDIT AVAILABLE

CBC Q4 2026 will be available for CRCM credit through the (ABA). Further details will be provided at the start of the class.

REGISTRATION FORM: CBC Q4 2026

CBC PROGRAM MEMBER FEES

- No charge for current CBC program members (based on individual bank membership)

☐ $295 for each additional person attending who is a member of the CBC program

INDIVIDUAL SESSION FEES

☐ $495 for the first attendee (CBM member; not a CBC member)

☐ $375 for additional attendees (CBM 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

Require Special Accommodations? ☐ Yes ☐ No

PAYMENT INFORMATION

Payment Method ☐ Check Enclosed ☐ Invoice Me ☐ Credit Card*

** If paying by credit card (Visa, MasterCard, AMEX, and Discover accepted), please fill out the following information:*

Billing Name

Card #

Expiration CVC

CANCELLATION POLICY

Cancellations must be received within 5 or more business days prior to the day of an educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome.

LIVE SEMINAR

Virtual Option Available

November 5, 2026
9:00 AM - 4:00 PM
Registration: 8:30 AM

CBM Office
830 W. Lake Lansing Rd, Suite 250
East Lansing, MI 48837

For additional information, contact Sarah Cook:

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(517) 336-4430

CBM Community Bankers of Michigan