

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

1/2

## DATES

Q1: April 16, 2024  
10:00 AM - 4:30 PM  
*Registration begins at 9:30 AM.*

Q2: April 17, 2024  
8:30 AM - 3:00 PM

## LOCATION

Dakota Carrier Network (DCN)  
4202 Coleman St.  
Bismarck, ND 58503



**SAVE THE DATE! SPRING REGULATORY UPDATE:  
MAY 10, 2024 | 2:00 PM CT**

PRESENTED BY



**YOUNG & ASSOCIATES**™

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# CBC PROGRAM: Q1 2024 SEMINAR APRIL 16, 2024

# 1

## **MAIN SUBJECT**

### **THE UPDATED CRA REGULATION: WHAT YOU NEED TO KNOW**

After many “starts” and “stops,” the 1995 version of the Community Reinvestment Act (CRA) has been updated. While the core purpose of the CRA has remained unchanged over the last 30 years, banking and technology have evolved, prompting changes addressed in the new regulation. The pronouncement spans over 1,400 pages, with more than 400 of them dedicated to the actual regulatory text. The manual will be extensive, but our focus will be on the essential information you truly need to know. Of course, all the regulatory text will be included.

The regulation will pose increased challenges even for smaller banks, and significant changes will be evident for large banks. We will discuss the requirements for banks of all sizes in detail. Though the rule will not take effect for a couple of years, it is imperative for all banks, regardless of size, to begin preparing for the “new” CRA now. This seminar will offer all attendees a “road map” to help prepare for the future.

## **OPTIONAL WEBINAR**

### **CRA FOR LARGE BANKS: APRIL 18TH - 11 AM**

This additional webinar is open to all CBC banks and assumes attendees have previously participated in the first quarter 2024 CBC seminar.

#### **Large Bank CRA Focus**

- The Retail Products and Services Test (Only Applies to Large Banks)
- The Community Development Services (Only Applies to Large Banks)

Given the vast amount of material, this segmented approach is designed to meet the diverse needs of all banks in the program. Most of the small bank information will apply to all banks, while most of the Intermediate Bank information is applicable to large banks as well.

## **WHO SHOULD ATTEND?**

This seminar will add value for anyone with CRA responsibilities, which may include CRA officers, compliance officers, management, auditors, and any other interested parties. Bank information is applicable to large banks as well.

# CBC PROGRAM: Q1 2024 SEMINAR APRIL 16, 2024

# 1

## SEMINAR AGENDA

### Main Subject: CRA

- CRA Overview for All Banks
  - General Information Applicable to All Banks, Regardless of Size
- Small Bank
  - The Existing Lending Test
  - The Retail Lending Test (Also Applies to Intermediate and Large Banks)
- Intermediate Bank
  - The Existing Community Development Test
- The Community Development Financing Test (Also Applies to Large Banks)

## FUTURE PRESENTATIONS & 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.

The subject matter for these presentations is often determined by regulatory actions and/or issues that appear 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 ([bille@younginc.com](mailto:bille@younginc.com)).



# CBC PROGRAM: Q2 2024 SEMINAR APRIL 17, 2024

# 2

## **MAIN SUBJECTS**

### **UDAAP & REGULATION X (REAL ESTATE SETTLEMENT PROCEDURES ACT)**

#### **Understanding UDAAP**

Federal examiners often label any objectionable practices as violations under the UDAAP umbrella instead of revising the regulation. Unfortunately, far too often this creates “examiner discretion,” as the examiner can avoid a direct citation of a regulatory violation. Our first topic delves into exactly what UDAAP, Unfair and Deceptive Acts and Abusive Practices, is. Knowing this information may assist you should your regulator decide to apply it to your bank.

#### **Navigating RESPA**

Our discussion on RESPA delves into the regulatory landscape post-TRID rules. While much of this regulation was “gutted” by the TRID rules, several significant issues persist. We will focus on Section 8 violations, which have prompted a surge in hotline questions as management attempts to get more creative to increase business. Knowing what you can and cannot do will allow you to guide management through this potential minefield. The session will conclude with escrow accounts, so attendees that do not offer this service can end their day ahead of schedule.

## **ADDITIONAL INFORMATION**

### **WHAT HAPPENED TO 1071?**

The 1071 rule has been stayed by a federal judge for all banks, and there has been no movement since the stay was instituted. Until there is more clarity, we will not be discussing the specifics of the 1071 rule in the CBC program.

## **WHO SHOULD ATTEND?**

This seminar will benefit anyone with UDAAP or RESPA responsibilities, which may include compliance officers, lending supervisors, management, auditors, and any other interested parties.

# CBC PROGRAM: Q2 2024 SEMINAR APRIL 17, 2024

# 2

## SEMINAR AGENDA

### Main Subject: UDAAP

- Understanding the Requirements and Avoiding Citations for Being Unfair
- Understanding the Requirements and Avoiding Citations for Being Deceptive
- What is Meant by Abusive (Rules Keep Changing)
- UDAAP Exam Procedures
- Consumer Complaints
- Conducting an Internal UDAAP Review
- Case Studies and Frequently Asked Questions From Our Hotline

### Main Subject: RESPA

- General Issues
- Section 8 Issues
- Documents at Application
- Documents at Closing
- Escrow

## SEMINAR PRESENTER



**DALE NEISS,  
CRCM**

Dale Neiss is a consultant with Young & Associates. With more than 30 years of banking experience in Denver, CO., Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Prior to his Denver banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN., as an associate national bank examiner.

At Young & Associates, he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) and earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

# CBC PROGRAM: Q1 & Q2 REGISTRATION FORM



2024 ANNUAL  
CBC PROGRAM  
MEMBERSHIP

### INCLUDES:

- Spring & Fall 2-Day Live Seminars
- Monthly Compliance Update Newsletter
- 4 Quarterly Regulatory Update Webinars
- Compliance Hotline Services
- Detailed Manuals
- CBC Members-Only Webpage

### PLEASE CHECK THE APPROPRIATE BOXES.

#### ICBND Members:

- \$1,500 for One Attendee  
 \$1,800 for Two Attendees  
 \$200 per 2-Day Session for Additional Attendees After 2

#### Non-ICBND Members:

- \$2,000 for One Attendee  
 \$2,300 for Two Attendees  
 \$300 per 2-Day Session for Additional Attendees After 2

INDIVIDUAL  
2-DAY LIVE  
SEMINARS

#### ICBND Members:

- \$950 for One Attendee  
 \$600 for Each Additional

#### Non-ICBND Members:

- \$1,450 for One Attendee  
 \$1,100 for Each Additional

INDIVIDUAL  
QUARTERLY  
REGULATORY  
UPDATE  
WEBINARS

VIRTUAL WEBINARS  
SAVE THE DATE: MAY 10  
2:00 - 3:30 PM CT

#### ICBND Members:

- \$375 per Webinar

#### Non-ICBND Members:

- \$475 per Webinar

## Q1 & Q2 LIVE SEMINAR DETAILS

### LOCATION:

Dakota Carrier  
Network (DCN)  
4202 Coleman St.  
Bismarck, ND 58503

### DATES & TIMES:

April 16, 2024  
Registration 9:30 AM  
Seminar 10:00 AM - 4:30 PM  
April 17, 2024  
Seminar 8:30 AM - 3:00 PM

### ACCOMODATIONS:

Hampton Inn & Suites  
2020 Schafer St.  
Bismarck, ND 58501  
(701) 751-5656

### ADDITIONAL INFO:

Jessie Plaff  
(701) 258-7121  
www.icbnd.com

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## ENROLLED BANK

Bank

Address

City

State

Zip

Phone

Email

## DESIGNATED BANKERS

Name

Email

Name

Email

## PAYMENT INFORMATION

Payment Method

 Check Enclosed (Total Amount: \$\_\_\_\_\_) Invoice Me Credit Card

Billing Name

Card #

Expiration

CVC