

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



DATES

Q1: April 16, 2025
10:00 AM - 4:30 PM
Registration begins at 9:30 AM

Q2: April 17, 2025
8:30 AM - 3:00 PM

LOCATION

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

PRESENTED BY



YOUNG & ASSOCIATES™

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CBC PROGRAM: Q1 2025 SEMINAR

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MAIN SUBJECTS - LIVE SEMINAR

Regulation CC remains inadequate for the world in which banks operate, but it does not appear that the regulators are going to fix it – at least in the short term. However, there are changes that are mandated by law, and they will need to be in place by July 1, 2025. We will discuss the entire regulation in its current form and highlight what you need to have in place to be compliant by the change date. This was previously announced as a pre-recorded webinar, but we have elected to include it in the live presentation.

The **Right to Financial Privacy** regulation is one of those regulations that needs to be discussed – not because it is an every-day occurrence, but bankers need to know how to respond appropriately when the issue arises in your bank. Certain federal agencies need to comply before obtaining financial records concerning your customers. We will discuss your bank's responsibilities to ensure customer information is released appropriately.

All banks that made more than 100 commercial loans in the previous two calendar years will have to comply with **Regulation B, Subpart B - 1071**. While this may not yet apply to your bank, understanding the potential issues you might face in the future will be useful to you. If it is likely to apply to your bank, it will require a lot of preparation and effort now. We will discuss the regulation in its present form, understanding that there may be adjustments based on the results of last November's election. If something does change, the requirements will likely be reduced – however, for now, we need to prepare as if nothing will change.

ON-DEMAND WEBINARS

We understand that there are some banks that make so few commercial loans that they are not concerned about the impact of 1071. We want to assure that you have the opportunity to receive the training we promised. Therefore, we are offering three on-demand webinars. While you will not be able to ask questions "live," you can certainly pose those questions through the hotline service. The webinars will remain available online through April 2025.

1: Regulation P – Privacy

This has not been a seminar topic for a while, and as banks make changes to products and services, changes to your privacy disclosure may become necessary. We will cover the entire regulation, but we will emphasize the possibility of changes to your privacy notice and practices that may be required as your products and services are enhanced.

2: Regulation E – Subpart B, Requirements for Remittance Transfers [International Wires]

This has not been a CBC subject in many years, partially because a bank must have 500 international transactions before compliance is mandatory. But with the many ways customers have available to transfer money since the regulation was published, your bank may need to comply even if you think you are "nowhere near 500 transactions."

3: Regulation C - Home Mortgage Disclosure Act [Certain Aspects]

We have received numerous questions regarding when banks have to comply and at what level – for instance, what happens if your bank can no longer use the partial exemption. We will offer a discussion about when things must change, and exactly how to comply.

CBC PROGRAM: Q1 2025 SEMINAR



SEMINAR AGENDA

Main Subjects – Live Seminar

- Regulation CC: Expedited Funds Availability Act
- Right to Financial Privacy
- Regulation B: Subpart B – 1071 Commercial Loan Data Collection and Reporting

On-Demand Webinars

- Regulation P: Privacy
- Regulation E: Subpart B, Requirements for Remittance Transfers
- Regulation C: HMDA, Selected Topics

ABA EDUCATION CREDIT AVAILABLE

CBC Q1 2025 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

SEMINAR PRESENTER: **VERONICA MADSEN**



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.

WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution with a wide range of responsibilities. The live presentation will be useful for compliance officers, commercial loan personnel at all levels, auditors, and any other interested parties. The recorded webinars will benefit a variety of bank personnel, depending on the subject.

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 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.

CBC PROGRAM: Q2 2025 SEMINAR

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With the current status of the CFPB, we have the ability to focus on subjects that do not involve dealing with the details of the latest changes. It is anticipated that the Regulatory Update will be relatively brief, allowing us the flexibility to review other portions of your compliance operation that we have not had time to discuss due to the volume of regulation.

MAIN SUBJECTS

Fair Credit Reporting Act and Regulation V will be the focus of the “regulatory” portion of the presentation. This regulation has been mentioned many times recently by all regulators as a compliance problem area for banks. Additionally, there have been changes to Regulation V that need our attention. We will also spend time looking at the issue of Identity Theft. The regulation offers an outline of what should be contained in your identity theft program – but those guidelines are from a long time ago. Banks should take additional actions as identity theft is becoming a bigger issue for all banks.

Implementing Change is a subject we have mentioned in the past, but we now have the opportunity to focus on this issue. Regardless of what happens politically, change is inevitable; and now is a good time to discuss steps that may make these future changes easier for your bank and staff to absorb.

Reviewing Your Deposit Policies is a new feature in the CBC program. We will discuss what should be part of your deposit policies so that your staff has a path to follow as they implement the regulations in your bank. Many banks have a policy that states that the bank will “follow the regulation.” Regulators are requiring more detail in the policies, and this portion of the presentation will help you assure that your policies will meet regulatory requirements.

WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution with a wide range of responsibilities. The live presentation will be useful for compliance officers, deposit personnel, auditors, and any other interested parties.

CBC PROGRAM: Q2 2025 SEMINAR

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SEMINAR AGENDA

Main Subjects – Live Seminar

- Fair Credit Reporting Act and Regulation V
- Implementing Change
- Reviewing Your Deposit Policies
 - Regulation D
 - Regulation DD
 - Regulation E
 - Regulation CC
 - Privacy

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SEMINAR PRESENTER: **VERONICA MADSEN**



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May 2, 2025
Regulatory Update
10:00 am (CT)

REGISTRATION FORM: CBC Q1 & Q2 2025



CBC PROGRAM MEMBER FEES

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

INDIVIDUAL 2-DAY LIVE SEMINARS

- \$950 for one attendee ICBND Member
- \$600 for two attendees ICBND Member

INDIVIDUAL QUARTERLY REGULATORY UPDATE WEBINARS

- \$375 per webinar ICBND Member
- \$475 per webinar Non-ICBND Member

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"/>		
Require Special Accommodations?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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	<input type="text"/>		
Card #	<input type="text"/>		
Expiration	<input type="text"/>	CVC	<input type="text"/>



LIVE SEMINAR

April 16 - 17, 2025
Day 1 Seminars: 10:00 am - 4:30 pm (CT)
Day 2 Seminars: 8:30 am - 3:00 pm (CT)



For additional information, contact Jessie Plaff:

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Bismarck, ND 58501
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