

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



## DATES

**Q3:** October 14, 2025  
10:00 AM - 4:30 PM  
*Registration begins at 9:30 AM*

**Q4:** October 15, 2025  
8:30 AM - 3:00 PM  
*Registration begins at 8:00 AM*

## LOCATION

ICBND Office  
1136 West Divide Ave  
Bismarck, ND 58501

PRESENTED BY



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# MAIN SUBJECTS - Q3

With the current status of the CFPB, we still have the ability to focus on subjects that do not involve dealing with the details of the latest changes. The Regulatory Update on August 1, will probably 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 changes and new regulations.

## 01 Auditing the Loan Estimate

*Auditing the Loan Estimate* will be our primary subject and the focus of the “regulatory” portion of the presentation. We have not covered TRID issues directly in five years, and at that time, we moved through the regulation at a quick pace, not covering all the little odds and ends that exist, especially in the commentary. The presentation will include real life examples of errors that could cost your bank money. Some will be “manufactured,” but the majority of the case studies will originate from actual findings that Young & Associates has found in our audit and review work.

## 02 Reviewing your Loan Policies

*Reviewing your Loan Policies* is a continuation of last quarter’s review of deposit policies. It will be presented in a similar manner. We will discuss what should be part of your loan 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 detailed policies, and this portion of the presentation will help you assure that your policies will meet regulatory requirements. Due to the time required to review the Loan Estimate, as well as the size and complexity of the lending policies, this will serve as Part One of our review of your loan policies. We will cover the remaining policies during our Q4 session.

## Q3 SEMINAR AGENDA

### Main Subjects – Live Seminar

- Auditing the Loan Estimate
- Reviewing Your Lending Policies
  - Regulation Z – Truth in Lending
  - Regulation B – Equal Credit Opportunity Act
  - Regulation X – Real Estate Settlement Procedures Act

# MAIN SUBJECTS - Q4

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## **01** Construction Loans and TRID

While we briefly discussed construction loans last quarter, we will now discuss construction loan in-depth, including the various impacts that construction loans have on TRID. We will look at all portions of the Loan Estimate and Closing Disclosure affected by: a construction-only loan, a construction-permanent loan using one disclosure, and a construction-permanent loan using two disclosures.

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

This topic will include a discussion of finance charges and their 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 in perhaps 30 years.

## **03** The Homeowners Protection Act

This topic has not been discussed in the CBC for about 7 years. It revolves around the issue of PMI, which shows up in hotline questions frequently. We will discuss the entire PMI process, including the Loan Estimate and Closing Disclosure, potential escrow issues, and the Act itself. The Act is a law, not a regulation, and we will be discussing it as bankers, not as attorneys.

## **04** Reviewing your Loan Policies

This section builds on last quarter’s material, covering the remaining loan policies your bank should have and what they should include. Policies provide your staff with clear guidance for implementing regulations. Many banks state they will “follow the regulation,” but regulators now expect more detailed policies — this section will help ensure yours meet current requirements. To allow more time for other topics, this content will be delivered through Excel spreadsheets for easy implementation with minimal presentation time.

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## Who Should Attend?

This seminar will benefit anyone in your institution who has a broad range of responsibilities, particularly those involved with construction loans and other loan types. The presentation will be especially useful for compliance officers, lenders, loan processors, lending management, auditors, and other interested parties.

# Q4 SEMINAR AGENDA

## Main Subjects – Live Seminar

- Construction Loans and TRID
- Using the APR Software for All Loan Types
- The Homeowners Protection Act
- Discussion FinCEN Pronouncement August 4, 2025: The World of Crypto-Currency & Elder Abuse
- Reviewing Your Lending Policies
  - Regulation C – Home Mortgage Disclosure Act
  - Flood
  - Regulation O – Loans to Insiders

## 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. Please email suggestions to Bill Elliott at [bille@younginc.com](mailto:bille@younginc.com).

## ABA EDUCATION CREDIT AVAILABLE

CBC Q4 2025 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

# REGISTRATION FORM: CBC Q3 & Q4 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? ☐ 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	<input type="text"/>		
Card #	<input type="text"/>		
Expiration	<input type="text"/>	CVC	<input type="text"/>



## LIVE SEMINAR

October 14 - 15, 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 Pfaff:

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