

COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Community Banks to Achieve
Effective In-House Regulatory Compliance*



2026 PROGRAM DETAILS

LOCATION

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

DATES

April 14 - 15, 2026
October 20 - 21, 2026

*Registration begins 30 minutes prior to seminar. Day 1 seminar will run from 10:00am - 3:00pm;
Day 2 seminar will run from 8:30am - 1:30pm*

PRESENTED BY



SPONSORED BY



ABOUT THE CBC PROGRAM

Independent Community Banks of North Dakota (ICBND) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

In today's constantly evolving regulatory environment, staying informed is crucial. The CBC Program keeps your bank ahead of the curve with up-to-date insights on ever-changing regulations and offers expert guidance for structuring and maintaining a robust in-bank compliance program. This program also fosters a collaborative environment, where compliance professionals can connect, share experiences, and exchange ideas with fellow community bankers.

CBC BASIC MEMBERSHIP

Basic membership to the CBC Program consists of the following:



SEMI-QUARTERLY SEMINARS

A compliance seminar is provided semi-annually. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. In addition, quarterly Regulatory Update is offered to help individuals new to compliance and seasoned professional stay current with changes in the world of compliance.



MONTHLY NEWSLETTERS

CBC Members receive the *Compliance Update* newsletter at the beginning of each month. The newsletter provides an update of compliance issues that impact community banks.



COMPLIANCE HOTLINE

Members of the CBC may call Young & Associates' toll-free number or visit their website for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.



CBC MEMBERS-ONLY WEB PAGE

This webpage (www.younginc.com/membership-login/) is reserved for banks that are registered members of the CBC Program. A shared user ID and password (case sensitive) are provided to each CBC Member annually. CBC Member Banks have access to the latest information from the regulatory agencies on this page, in addition to the Compliance Update newsletters. This information can be used to enhance the regulatory compliance function at your bank.

WHO SHOULD ATTEND?

The focus of the CBC Program is always regulatory compliance. It is essential that your bank's compliance officer attend. However, because regulatory compliance should be approached from a team perspective, many banks find it extremely beneficial to send additional employees to sessions on topics that relate directly to their positions in the bank. These employees typically come from the customer service, lending, or operations departments in the bank. The CBC's pricing structure supports this team approach, offering significant savings for sending multiple attendees.

COMPLIANCE MANUALS

When attending a seminar, you should be focused on the material being presented. It is often too difficult to listen to a speaker and write detailed notes at the same time. For this reason, the CBC Program manuals are written in full narrative. This also enables the banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees. Prior to the seminar, you will be sent the manuals electronically. You may print them or download them to your own electronic device for use at the session. We will not have extra copies available, unless previous arrangements have been made.

REGULATORY APPROVAL

The CBC Program has passed the test of regulatory scrutiny. The regulatory agencies have recognized the increased understanding and ability to deal with regulatory issues by those bankers who were CBC Members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality. All programs will be available for CRCM credit through American Bankers Association (ABA).

PRACTICAL SOLUTIONS

Most community banks do not have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program provides practical, user-friendly compliance techniques and explains how they can be related to all areas of compliance. For example, setting up compliance files, developing training programs, responding to the examinations, and resolving disputes are among the areas that are reviewed.

PARTICIPANT INTERACTION

The CBC Program is designed to assist members in getting timely answers to their questions. The program provides a forum where each bank can be an active participant, bringing their questions, concerns and compliance techniques for group review. This two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

ABOUT THE CBC PROGRAM INSTRUCTORS

BILL ELLIOTT, CRCM

*Director of Compliance
Education*

Bill brings over 45 years of banking experience to Young & Associates, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

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.

VERONICA MADSEN, CAMS

Consultant

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.

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

2026 Annual Program Membership Includes:

- Spring and Fall 2-day Live Seminars
- Four Quarterly Regulatory Update webinars
- Detailed manuals
- Hotline services for all CBC Members
- Monthly *Compliance Update* newsletter
 - *The Compliance Update includes a monthly update to the compliance calendar*
- Access CBC Members Only Web Page

Please check appropriate box(es).

ICBND Members:

- \$1,700 for one attendee
- \$2,000 for two attendees
- \$2,400 for three attendees
- \$200 per 2-day session for additional attendees after two

Non-ICBND Members:

- \$2,200 for one attendee
- \$2,500 for two attendees
- \$300 per 2-day session for additional attendees after two

Individual 2-Day CBC Live Seminars

ICBND Members:

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

Non-ICBND Members:

- \$1,450 for one attendee
- \$1,100 for two attendees

Individual Quarterly Regulatory Update Webinars

ICBND Members:

- \$375 per webinar

Non-ICBND Members:

- \$475 per webinar



April 14-15, 2026
October 20-21, 2026
Day 1 Seminars: 10:00 am - 3:00 pm (CT)
Day 2 Seminars: 8:30 am - 1:30 pm (CT)



Regulatory Update Virtual Webinars
February 6, 2026
May 1, 2026
July 31, 2026
October 23, 2026
10:00 am (CT) approximately 90 minutes



ICBND Office
1136 West Divide Ave
Bismarck, ND 58501



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

REGISTRATION FORM

Designated Banker:

Name

Bank

Address

City State Zip

Phone Fax

Email

*Email is required for registration.

Additional Delegate(s) & Email Address(es):

I have special needs, please contact me before the seminar.

Payment Information:

Please select your payment method:

Check Enclosed Pay at Door Check in Mail Credit Card*

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

Name on Card

Billing Address

Card Number

Exp. Date CVC

Total Amount Enclosed: \$

For additional information, please contact:



For additional information, contact
Jessie Plaff:

Independent Community Banks of
North Dakota
1136 West Divide Ave
Bismarck, ND 58501
(701) 258-7121 / www.icbnd.com



Consent to Use Photographic Images - Registration and attendance at, or participation in ICBND meetings and other activities constitutes an agreement by the registrant to ICBND's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in photographs, videotapes, electronic reproductions, and social media of such events and activities.