

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



DATES

Q1: April 14, 2026
10:00 A.M. - 3:00 P.M. CENTRAL
Registration begins at 9:30 A.M.

Q2: April 15, 2026
8:30 A.M. - 1:30 P.M. CENTRAL

LOCATION

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501



**SAVE THE DATE! Q2 REGULATORY UPDATE:
MAY 1, 2026 | 10:00 A.M. CENTRAL**

PRESENTED BY



YOUNG & ASSOCIATES™

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CBC PROGRAM: Q1 2026 SEMINAR APRIL 14, 2026

1

01 Using the APR Software for All Loan Types

This seminar will include a discussion of the finance charge and its 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 for perhaps 30 years. We started this discussion last quarter, but due to time constraints, we certainly did not cover the subject completely. We will finish this discussion this quarter.

02 Advertising for All Product Types

We will discuss marketing of deposit products, non-deposit products, and loans. Our advertising techniques and methods have changed drastically, but the regulations have not. We will discuss how to take new technology and marketing methods and apply the old advertising rules. This topic was suggested by a CBC member. The suggestion, as well as hotline questions received, indicates that this an important topic, as there is confusion regarding these issues.

03 Third Party Risk Management

We will provide a review of the recent joint pronouncement by all the regulators concerning this subject. For many of the agencies, this is a major update, as it has been at least in some cases 15 years since their last major pronouncement on this subject. Since most banks use third parties for a variety of functions, a review of the latest guidance seems warranted.

WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution who deals with consumer loans of all types, marketing staff, and others. The presentation will be useful for compliance officers, management, lenders, loan processors, marketing personnel, auditors, and any other interested parties.

CBC PROGRAM: Q1 2026 SEMINAR APRIL 14, 2026

1

SEMINAR AGENDA

Main Subjects – Live Seminar

- Using the APR Software for All Loan Types
- Advertising for all product types (Regulation Z, Regulation DD, and other related requirements)
- A review of the latest Third-Party Risk Management Guidance

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. Note that a CBC member suggested part of this quarter's topics. Please email suggestions to Bill Elliott at bille@younginc.com



CBC PROGRAM: Q2 2026 SEMINAR APRIL 15, 2026

2

This quarter's CBC will focus on appraisals and evaluations. We will discuss them from several perspectives.

We will begin with a review of the December 10, 2010, Interagency Appraisal and Evaluation Guidelines, including all updates. While we understand this is a safety and soundness issue, it is a part of the overall appraisal process. We need to understand the general standards that are required.

Secondly, we will review several regulations that have an impact on the appraisal process. For example, Regulation B requires notices to the customer and appraisals to be provided to the customer within certain time frames, and Regulation Z has rules regarding when an appraisal can actually be ordered.

Regulation B also affects appraisals in other important ways. For instance, issues can occur when appraisals are done unfairly, taking into account protected class status. An appraisal/appraiser can create fair lending issues for your institution.

Another key topic will be Reconsideration of Value (ROV) requirements. We have covered this previously, but a review seems to be necessary, based on the content of hotline questions that we receive.

We will also cover the basics of appraisal and evaluation review. This will not detail how to review each line on the appraisal. That is a different course. But there are certain minimum requirements that need to be met in order to indicate to regulators and others that you have done a thorough review of the appraisal or evaluation.

We will conclude the session with the most recent appraisal information – Automated Valuation Models (AVMs).

WHO SHOULD ATTEND?

This seminar will benefit anyone from your institution who deals with the appraisal process, both consumer and commercial. The presentation will be useful for compliance officers, mortgage and commercial loan management, lenders, loan processors, auditors, and any other interested parties.

CBC PROGRAM: Q2 2026 SEMINAR APRIL 15, 2026

2

SEMINAR AGENDA

Main Subjects – Live Seminar

- The December 10, 2010 Interagency Appraisal and Evaluation Guidelines and Updates
- The regulatory issues surrounding Appraisal and Evaluations
- Reconsideration of Value
- Requirements for reviewing Appraisals and Evaluations
- Automated Valuation Models

SEMINAR PRESENTER



Bill Elliott, CRCM

Director of Compliance Education

Bill brings over 45 years of banking experience to Y&A, 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.

ABA EDUCATION CREDIT AVAILABLE

CBC Q1 / Q2 2026 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

CBC PROGRAM: Q1 & Q2 REGISTRATION FORM

1

2

2026 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:

- \$1,700 for One Attendee
- \$2,000 for Two Attendees
- \$2,400 for Three Attendees
- \$200 per 2-Day Session for Additional Attendees After 2

Non-ICBND Member...

- \$2,200 for One Attendee
- \$2,500 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:

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

DATES & TIMES:

April 14, 2026
Registration 9:30 A.M.
Seminar 10:00 A.M. - 3:00 P.M.
April 15, 2026
Seminar 8:30 A.M. - 1:30 P.M.

ACCOMMODATIONS:

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