COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

DATES

Q3: October 20, 2026
10:00 A.M. - 3:00 P.M. CENTRAL
Registration begins at 9:30 A.M.

Q4: October 21, 2026
8:30 A.M. - 1:30 P.M. CENTRAL

LOCATION

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

PRESENTED BY

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CBC PROGRAM:
Q3 2026 SEMINAR
OCTOBER 20, 2026

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SEMINAR AGENDA

Main Subject – Live Seminar	• Auditing the Closing Disclosure

01 Auditing the Closing Disclosure

Last year we discussed Auditing the Loan Estimate. This quarter, the CBC will focus on the other half of TRID – Auditing the Closing Disclosure. The presentation and manual will mirror last year's program, covering a different portion of TRID.

Although some real estate applications go very well, many of them do not. We will discuss the possibilities at length, including last-minute changes in terms, the problems collecting all the information, and other items will be discussed in terms of what to look for in an audit.

Due to the length of the presentation, this will be the only subject.

WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution who deals with the Closing Disclosure, including anyone who reviews this document, whether they are auditors, compliance personnel or others within your bank. Those who prepare the document will also learn important information regarding this document. Mortgage loan management and others are welcome as well.

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SEMINAR AGENDA

Main Subject – Live Seminar	• Finance Charge and its Implications
	  ◦ What is and is not a finance charge.
	  ◦ Impacts on the bank's lending (HPML, HCL, QM)
	• Servicemember Issues
	  ◦ Servicemembers Civil Relief Act
	  ◦ Military Lending Act

01 Finance Charge and its Implications and Servicemember Issues

Although the credit and banking industry has changed dramatically, the Regulation Z rules governing finance charges have remained unchanged for more than 25 years. Due to the increasing number of new fees and charges identified during our loan file reviews, as well as many finance charge questions received through our hotline, we will explore this topic in depth.

As part of that discussion, we will look at the APR implications of finance charges and their impact on higher-priced mortgage loans (HPML), high-cost loans (HCL), qualified mortgages (QM), and other related compliance issues. We will also review examination procedures applicable to these loans. The QM discussion will include ability to repay (ATR), and points and fees, as both are a part of the QM process.

IMPORTANT NOTE: Before we begin our fourth quarter sessions, we will ask attendees to provide information about new fees that are appearing for all Regulation Z consumer loans - both real estate and non-real estate consumer loans. We will include a discussion of those fees in our presentation.

While many fees do not create compliance concerns, we will also discuss strategies for minimizing the impact of "newly" identified finance charge items, particularly in connection with mortgage loans.

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02 Servicemember Issues

We have received numerous hotline questions regarding both the Servicemembers Civil Relief Act and the Military Lending Act. During this seminar, we will provide a detailed review of these laws and regulations, including the related examination procedures, to help ensure you understand your compliance responsibilities and the steps necessary to meet all applicable requirements. Exam procedures will be included in our discussion.

WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution who deals with consumer or consumer mortgage loans, whether they are originators, auditors, compliance personnel or others within your bank. Consumer loan management and others with an interest in these topics are welcome as well.

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 at bille@younginc.com.

ABA EDUCATION CREDIT AVAILABLE

CBC Q3/ Q4 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:
Q3 & 4 2026 SEMINAR
OCTOBER 20 - 21, 2026

SEMINAR PRESENTER

Veronica Madsen, CAMS, CRCM

Compliance Consultant

Veronica is a seasoned consultant with a robust legal background and decades of banking industry experience. Her career began at the Michigan Credit Union League trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided comprehensive compliance services to credit unions. Veronica has also created and managed a Compliance Management System at a fintech company and overseen the Bank Secrecy Act training program at a large bank. She holds a Bachelor of Science in English and Communication from Central Michigan University and a Juris Doctorate from the University of Detroit Mercy School of Law. She is also a Certified Anti-Money Laundering Specialist (CAMS) and a Certified Regulatory Compliance Manager (CRCM).