

VACB Compliance Forum[®] Program

Your guide to navigating the ever-changing regulatory environment!

Regulatory Program Series Offered Quarterly for 2024



2024 MEETING DATES

TUESDAY

February 13
May 14
September 24
December 3

THURSDAY*

February 15
May 16
September 26
December 5

Presented by:



* FOR 2024 Q1 - Q3

The **THURSDAY** sessions will be available as a **HYBRID** option. You can attend the Abingdon meeting in person or via the Zoom platform. **Q4** will be at the **Martha Washington Inn** and in person only. The virtual offering will be held **December 3 at the Richmond Meeting.**

Sponsored by:



VACB Compliance Forum[®] Program Information

In its 36th year, VACB, in partnership with Financial Solutions, Inc., is pleased to sponsor the Compliance Forum Program. This program is the longest running compliance training program for community banks in the Commonwealth and provides up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for enhancing your in-bank compliance program. In addition, the program provides valuable networking opportunities among your peers to share solutions for our industry challenges.

Annual enrollment in VACB Compliance Forum Program consists of five compliance services:

- **Regulatory Seminars** – Four quarterly seminars are offered in your choice of two dates throughout the year with each seminar presented from 9:00 am to 3:30 pm. Detailed handouts are provided at each meeting, allowing attendees to build a compliance library at their institution.
- **Webinars** – Enrollees of the VACB Compliance Forum Program will have access to live webinars to address issues between our scheduled meetings.
- **Compliance Hotline** – Enrollees of the VACB Compliance Forum Program will have year-round access to our compliance expert via a dedicated email for help with compliance problems.
- **Weekly Compliance Update** – The *Regulatory Dispatch* is sent to program members via email each week. It provides timely news and resources that community bankers can use to better stay on top of a rapidly changing world. It also provides listings of upcoming Federal compliance dates, how to submit comments to Fed regulators and other pertinent regulatory compliance issues presented in a clear, concise manner.
- **Compliance Portal** – Enrollees of the VACB Compliance Forum Program will have year-round access to robust and timely Compliance Job Aids and all quarterly handouts through the Compliance Portal.
- **Working Groups & Peer Discussions** – Enrollees work collaboratively on policies and procedures and other topics whose collective efforts benefit the group as a whole.
- **Continuing Education Credits from the ABA for CRCM Designation** - Each session is six (6) credit hours.

Program Flexibility

To assure that VACB member banks are getting the most out of their enrollments, the program is designed with flexibility in mind. The enrollment is granted to the member bank, not an individual employee. This enables the bank's compliance officer to participate, as well as additional bank staff, which greatly enhances the bank's ability to implement effective compliance solutions throughout the bank.

Who Should Attend

The focus of this program is on regulatory compliance. It is essential that your bank's compliance officer attend. But, because regulatory compliance should be a bank-wide perspective, many banks have also found it extremely beneficial to offer the Compliance Forum Program to additional employees when session topics relate directly to their roles at the bank.

Dates & Locations of 2024 Compliance Meetings | 9:00 am - 3:30 pm

Tuesday Seminars - Limited to the first 24 registrants

February 13, May 14, September 24 & December 3 (Hybrid Session)

*These meetings will be held at The Satterfield Center for Community Banking in Virginia
(located at the VACB office)*

Thursday Seminars - IN PERSON or via ZOOM: Quarters 1 - 3

February 15, May 16, & September 26, December 5 (In-Person ONLY)

*These meetings will be held at The Southwest Virginia Higher Education Center in Abingdon
and offered as a Virtual Option on the Zoom Platform.*

The Fourth Quarter meeting, Dec. 5th Meeting will be at The Martha Washington Inn

There will be NO Virtual Option - In person only!!

Regulatory Approval

The VACB Compliance Forum Program has passed the test of regulatory scrutiny. After the original program was developed, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were members. Since then, the program has received approval from regulatory agencies not only for its comprehensiveness, but also for its practicality.

Compliance Resources

When you attend a seminar, you want to focus on the materials being presented. It is often too difficult though, to listen to a speaker and write detailed notes at the same time. For this reason, the Compliance Forum Program materials are comprehensive with detailed presentations, checklists, tools and real world examples. This also enables the banker to electronically access the materials for the bank as a reference to the regulation and as a training manual for other employees at their institution.

Practical Solutions

Most community banks don't have the time or money to build elaborate compliance systems from scratch, but there is a solution. The Compliance Forum program will provide practical, user-friendly compliance techniques and explain how they relate to all areas of compliance. You will also learn how to greatly improve your documentation skills to tell your bank's story accurately.

Risk Management

The VACB Compliance Forum Program is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish an effective compliance management program, failure to maintain updated compliance policies, failure to provide adequate compliance training, and failure to monitor internal compliance. In addition, with each change in examination focus and amendment to regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The Compliance Forum Program reduces the possibility that these errors will occur because your employees will have a great understanding of the regulatory requirements as the landscape changes and evolves.

Participant Interaction

The VACB Compliance Forum Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's efforts toward a viable compliance program.

A Commitment to You

The VACB Compliance Forum Program was designed to deliver a cost-effective compliance service to our member banks. VACB takes pride in knowing that this 36-year-old program was developed to specifically meet the unique needs of the community bank.

Certificate of Completion

To demonstrate your commitment to having a robust, current, compliance program, individual program attendees will receive a certificate of completion at the end of each calendar year for the quarterly programs they attended. These certificates can be used to apply for certification in the national certification programs or for meeting the continuing education requirements for those already certified.

Our Compliance Expert - Patti Joyner, CRCM, Financial Solutions

Patti Joyner is a dynamic speaker and leader with strong, intuitive management skills, and a deep conviction that "excellence is not optional." She has extensive experience in working with financial institutions, bank data processors and governmental agencies. Patti has more than 40 years of experience in the financial industry as an entrepreneur and financial institution executive. She is a Certified Public Accountant, skilled regulatory compliance consultant, bank operations specialist, system automation designer and an enthusiastic regulatory compliance instructor who believes in providing real-world solutions ready for immediate implementation. Patti believes in community banking and LOVES community bankers! ***She'll remind you that banking is not just about dollars and cents or compliance, it's really all about the people!***



VACB Compliance Forum[®] Program Enrollment Information

Program Enrollment: For bank members of the Virginia Association of Community Banks, the enrollment price of the program is **\$2,200** per year.

Banks who are NOT members of VACB may enroll in the VACB Compliance Forum at an annual rate of **\$4,000**.

In addition to the quarterly meetings the enrollment fees include:

- Attendance at the four (4) quarterly live meetings held in two locations in the state.
- Participation in live, scheduled webinars, offered between live meetings.
- Participation in additional as-needed programs throughout the year that will be offered to Compliance Forum enrollees at a discounted rate.
- A reference library with fully narrative, comprehensive manuals distributed at the quarterly meetings, packed with regulatory explanations, tools and checklists ready to implement.
- Year-round access to our compliance expert who will also address any “hot topics” that may arise between quarterly meetings.
- Each quarterly session carries six (6) hours of Continuing Professional Education (CPE) credits. Certificates of Completion will be furnished to all registrants at year’s end. Can be applied to CRCM designation.

Quarterly Seminars: Compliance Forum Enrolled VACB Member Banks send the **FIRST** registrant from the bank as **PART OF THE ENROLLMENT** and the first three (3) registrants pay **\$225** each and then **\$195** for each additional registrant - whether in-person or via the Zoom Platform.

PLEASE NOTE: New for 2024, if a registrant signs up to attend IN PERSON and switches to the Zoom Platform five (5) days or less from the program date, a **\$50** charge will be assessed to cover the attendee’s guaranteed food, beverage and material copying charges. **Substitutes are always welcome to attend.**

Designated Banker:

Name of Institution: _____

City: _____

Phone: _____ Fax: _____

E-mail: _____

Compliance (main) Contact Person: _____

ADA Requirements: _____

Charge my Enrollment Fees To: **Visa** **MasterCard** **Discover**

Number: _____ CVV _____

Address where Credit Statement is mailed _____

Signature _____ Exp. Date _____

Please fill out and return completed form along with your check or credit card information to:
VACB, 7204 Glen Forest Dr., Ste. 101, Richmond, VA 23226

Register online www.vacb.org, click the calendar tab, then click **Compliance Forum Enrollment** from the drop-down menu.

For additional information, contact Katharine Garner: at (804) 673-8250 or kgarner@vacb.org