

2016

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Guidance for structuring and maintaining a strong in-bank compliance program.

February 16, 2016

June 9, 2016

August 18, 2016

November 30, 2016

Eagle Eye Golf Club - Lakepoint Room
15500 Chandler Road
Bath, MI 48808



2016 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



Community Bankers of Michigan (CBM) is pleased to once again 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.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Basic Membership to the CBC Program consists of the following:

Quarterly Seminars. A compliance seminar is provided each quarter. The topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. Each person attending the program will receive a detailed manual, written in full narrative, that they can take back to the bank as a reference and training tool.

Monthly Newsletter. The *Compliance Update* newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

Compliance Hotline. Members of the program may call the Young & Associates' toll-free number or visit their Web site on the Internet 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 web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. In it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

CBC Enhanced Program

In recognition of the rapidly changing regulatory landscape, CBM will once again offer additional services for the coming year with the new CBC Enhanced Program. Under the CBC Enhanced Program, members can also choose additional options for service that include consulting services, either on-site or off-site. Please refer to the insert in this brochure for information on the different levels for the CBC Program and the services offered under each.

Program Flexibility

To assure that CBC member banks are getting the most out of their memberships (whether it be the Basic CBC Program or the CBC Enhanced Program), the program is designed with flexibility in mind. We realize that job responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

Who Should Attend

The focus of the CBC is on regulatory compliance. It is essential that your bank's compliance officer attend. But because regulatory compliance should be approached from a team perspective, many banks have also found 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. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.

DATES AND LOCATION:

February 16, 2016

June 9, 2016

August 18, 2016

November 30, 2016

Seminars will be held at:

Eagle Eye Golf Club

Lakepoint Room

15500 Chandler Rd.

Bath, MI 48808

Registration begins at 8:30 am.

Each seminar runs from

9:00 am until

approximately 4:00 pm.



2016 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Regulatory Approval

The Community Bankers for Compliance Program has passed the test of regulatory scrutiny. After the original program was developed in other states, 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 the regulatory agencies not only for its comprehensiveness, but also for its practicality.

Compliance Manuals

When you attend a seminar, you want to focus on the material 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 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.

Risk Management

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor internal compliance. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.

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 will provide practical, user-friendly compliance techniques and explain 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 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 effort toward a viable compliance program.

The Community Bankers for Compliance is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks. They provide training to more than 3,000 bankers each year and are speakers at several state and national conferences.

Seminar Presenters

Bill Elliott, CRCM, Sr. Consultant and Manager of Compliance



With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance

seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

Adam Witmer, CRCM, Compliance Consultant



Adam Witmer is a compliance consultant with Young & Associates, Inc., serving client banks in the Midwest. Having an extensive variety of experience in banking, he

performs in-bank compliance consulting, conducts compliance training, and writes articles for various compliance publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company in the Midwest. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of compliance, training, internal audit, privacy, deposit and loan operations, retail banking, secondary market lending, and other banking areas. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

2016 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Please check appropriate box(es).

CBC PROGRAM MEMBERSHIP LEVELS

CBC Basic Program Membership (LEVEL 1):

- ☐ \$1,525 for one person from CBM member banks.
- ☐ \$1,975 for two people from CBM member banks.
- ☐ \$2,375 for one person from non-CBM member banks.
- ☐ \$2,975 for two people from non-CBM member banks.

CBC Enhanced Program Membership (LEVEL 2):

- ☐ \$900 additional charge to your CBC Basic Program Membership.

CBC PROGRAM COMPLIANCE CONSULTING MEMBERSHIP LEVELS:

Fees are in addition to LEVEL 1 pricing.

CBC Member Basic Consulting (LEVEL A):

- ☐ \$3,500

CBC Member Turnkey Consulting (LEVEL B):

- ☐ \$5,600

CBC Member Turnkey Consulting (LEVEL C):

- ☐ \$9,900

CBC Member Turnkey Consulting (LEVEL D):

- ☐ \$15,000

Individual CBC Seminar Session Fees:

- ☐ \$390 for the first person for CBM members.
- ☐ \$275 for each additional person for CBM members.
- ☐ \$550 for the first person from non-CBM members.
- ☐ \$330 for each additional person from non-CBM members.

Designated Banker:

Name: _____

Bank: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____

Fax: _____

E-Mail: _____

Additional Delegates:

Please select your payment method:

☐ Payment Enclosed ☐ Bill Me ☐ Credit Card *

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

Name as it reads on card: _____

Company name on card: _____

Billing address of card: _____

Card No: _____

Expiration Date: _____ 3-Digit Security #: _____

Cardholder Signature _____

CANCELLATION POLICY: Cancellations must be received within 3 or more business days prior to the day of this educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome at any time.

DATES AND LOCATION

February 16, 2016

June 9, 2016

August 18, 2016

November 30, 2016

Eagle Eye Golf Club, Lakepoint Room, 15500 Chandler Rd., Bath, MI 48808

For additional information, call:

Community Bankers of Michigan, 3505 Coolidge Rd., Suite 200, East Lansing, MI 48823

Mary Anne Czubko, Vice President, at 517.336.4430

You can also register online at: www.cbofm.org

2016 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

In recognition of the rapidly changing regulatory landscape, we urge you to consider additional services for the coming year.

CBC Basic Program Membership (LEVEL 1):

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Associates, Inc.)
- Hotline services for all CBC members via telephone and internet
- Monthly *Compliance Update* Newsletter (*sent electronically only*)
 - *Compliance Update* includes an ongoing monthly update to the compliance calendar
- Access to CBC Web Page

CBC Enhanced Program Membership (LEVEL 2):

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed “News Flash” Compliance Update listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes web site addresses for each pronouncement
- \$200 credit toward the purchase of individual Young & Associates, Inc. products purchased during the CBC program year
- Quarterly Webinar - CBC Regulatory Update for Management/Staff
 - Will discuss the Regulatory Update section of the quarterly CBC seminars
 - Presentation will be designed for management and staff (non-compliance personnel)
 - An easy tool to use for training – share the entire webinar or individual subjects
 - Pre-recorded webcasts located in a password protected area of the CBC Members Only Page
 - Length of the program(s) determined by the length of the Regulatory Update section of the CBC
 - Available during the final month of each quarter
 - May be downloaded for future use (one year limitation)
- Quarterly Conference Call for all CBC Enhanced Members. Topics will include suggestions from you as well as updates from the Young & Associates, Inc. staff. The calls will be interactive – all participants will be able to share important information with other attendees.

CBC PROGRAM MEMBERSHIP OPTIONS

CBC Basic Program Membership (LEVEL 1):

- \$1,525 for one person from CBM member banks.
- \$1,975 for two people from CBM member banks.
- \$2,375 for one person from non-CBM member banks.
- \$2,975 for two people from non-CBM member banks.

CBC Enhanced Program Membership (LEVEL 2):

- \$900 additional charge to your CBC Basic Program Membership.

CBC PROGRAM CONSULTING MEMBERSHIP OPTIONS

CBC Member Basic Consulting (LEVEL A):

- \$3,500 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,525).

CBC Member Turnkey Consulting (LEVEL B):

- \$5,600 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,525).

CBC Member Turnkey Consulting (LEVEL C):

- \$9,900 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,525).

CBC Member Turnkey Consulting (LEVEL D):

- \$15,000 additional charge to your CBC Basic Program Membership (LEVEL 1 - \$1,525).

2016 Community Bankers for Compliance Program Consulting Service

CBC Members can also choose additional OPTIONS of service that include compliance consulting services, either on-site or off-site. On-site services will require additional payment for travel expenses (including mileage, food, housing, tolls, etc.).

CBC Member Basic Consulting - OPTION A

Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:

- Additional \$200 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$400)
- Two days of on-site or off site compliance consulting by a Young & Associates, Inc. consultant
 - Limited to basic consulting compliance overview services. Will not include file review or a lengthy report.

CBC Member Turnkey Consulting - OPTION B

Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:

- Additional \$400 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$600)
- Four days of compliance consulting by a Young & Associates, Inc. consultant
 - Scheduling to be arranged between the bank and Young & Associates, Inc.
 - Can be used for any compliance review service that is offered by Young & Associates, Inc.
 - Can be on-site or off-site, at the direction of bank management

CBC Member Turnkey Consulting - OPTION C

Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:

- Additional \$400 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$600)
- Eight days of compliance consulting by a Young & Associates, Inc. consultant
 - Scheduling to be arranged between the bank and Young & Associates, Inc.
 - Can be used for any compliance review service that is offered by Young & Associates, Inc.
 - Can be on-site or off-site, at the direction of bank management

CBC Member Turnkey Consulting - OPTION D

Membership includes all LEVEL 1 and LEVEL 2 Services PLUS:

- Additional \$400 credit toward any Young & Associates, Inc. individual compliance policies or other related compliance products purchased during the CBC program year (total of \$600)
- Twelve days of compliance consulting by a Young & Associates, Inc. consultant
 - Scheduling to be arranged between the bank and Young & Associates, Inc.
 - Can be used for any compliance review service that is offered by Young & Associates, Inc.
 - Can be on-site or off-site, at the direction of bank management

Additional consulting days can be added at the bank's option. Standard consulting rates for additional days will apply.