

COMPLIANCE CONNECTION

The CBAA **COMPLIANCE CONNECTION** Series provides guidance and support for community bankers working to meet the challenges associated with compliance and legal issues. This informative series features expert speakers, contemporary topics, and networking opportunities. Get the latest updates and developments in compliance matters by attending the complete 4-part **COMPLIANCE CONNECTION** Series.

REGISTRATION FEES

CBAA members who register before Jan. 31, 2012, will save \$100.

- Register for the full Compliance Connection Series, and you will be eligible for the **Early Bird rate of \$1,480**. (Registration fee must be paid in full by Jan. 31, 2012 to receive the discount.) After Jan. 31, the price becomes \$395 per course per attendee and \$1,580 for the entire program.
- **For those banks who are not currently members of CBAA**, the program fee is \$2,180 for one bank representative to attend all four courses, or \$545 per course. The registration fee includes compliance manual, seminar materials and refreshments.

CBAA

Community Bankers Association of Alabama
Post Office Box 241166 • Montgomery, Alabama 36124

COMPLIANCE CONNECTION

Schedule Enclosed.

For more information visit www.MyCBAA.com

Dates & topics subject to change.

CBAA IS YOUR COMPLIANCE CONNECTION

COMPLIANCE CONNECTION 1 February 9, 2012 • Birmingham
DEPOSIT REGULATIONS OVERVIEW

COMPLIANCE CONNECTION 2 May 9, 2012 • Prattville
LENDING COMPLIANCE UPDATE

COMPLIANCE CONNECTION 3 August 22, 2012 • Birmingham
REGS: WHAT'S NEXT? WHEN WILL IT HAPPEN AND HOW TO IMPLEMENT IT.

COMPLIANCE CONNECTION 4 November 8, 2012 • Prattville
COMPLIANCE OFFICER'S BOOT CAMP: BEYOND BASIC TRAINING

COMPLIANCECONNECTION 1

DEPOSIT REGULATIONS OVERVIEW

February 9, 2012 • Birmingham • Presented by Andy Witmer

With all of the anticipation regarding changes that will be required by the Dodd-Frank Act over the coming months and years (especially in the loan area), it is easy to lose sight of the existing deposit regulations, and their impact on the bank. Although there have been few changes in the deposit operations area, banks continue to discover compliance issues which need to be addressed. This session will review the major deposit regulations, as a reminder of the issues that surround these regulations, and a look at potential for additional deposit side regulatory actions in the future. All regulations will be discussed in detail.

Dodd-Frank Implications:

The *demise* of Regulation Q; The *impact* on Regulation D

Regulation CC: Expedited Funds Availability

Includes the Dodd-Frank mandated changes

Regulation DD: Includes overdraft issues as addressed in this regulation

Regulation E: Electronic Funds Transfers

This section will include a discussion of the rule regarding international funds movements and the disclosures that banks will have to make. At the time of printing, this is a proposal. We will discuss the current status during the presentation.

COMPLIANCECONNECTION 2

LENDING COMPLIANCE UPDATE

May 9, 2012 • Prattville • Presented by Pam Perdue

This one-day workshop was designed specifically with the bank in mind. It provides practical, hands-on, "how-to" insights into ensuring that your bank is ready to comply with all of the applicable lending regulations. By following sample loans through their lifecycle, we'll go in-depth on the regulatory requirements for consumer, commercial and mortgage loans. You'll walk away with new knowledge, strategies and techniques for managing your lending compliance burden more effectively and efficiently.

Regulations to be covered include:

- Regulation B - Equal Credit Opportunity Act (ECOA)
- Regulation Z - Truth in Lending Act (TILA)
- Real Estate Settlement Procedures Act (RESPA)
- Unfair, Deceptive and Abusive Acts and Practices (UDAAP)
- Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACT Act)
- Credit CARD Act

Topics and case studies will focus on:

- Taking applications and delivering accurate and timely disclosures
- Notifying borrowers of their loan decision and delivering adverse action notices
- Preparing loan documentation
- Reviewing advertisements
- Conducting pre-closing and post-closing reviews to ensure compliance

COMPLIANCECONNECTION 3

REGS: WHAT'S NEXT? WHEN WILL IT HAPPEN AND HOW TO IMPLEMENT IT.

August 22, 2012 • Birmingham • Presented by Bill Elliott

The Regulatory Challenge! Are you waiting for the pieces to fit in place?

The regulatory climate has become a puzzle game. Many bankers are wondering . . . What will the next change be? When will it happen? What will we have to do to implement? The "unknown" of upcoming regulatory changes has caused worries for community banks who are trying to effectively manage their bank's compliance program while staying up to date with the ever-changing regulations. Anything is possible and we need to be prepared! With this in mind, Community Bankers Association of Alabama will wait to announce the topic for this seminar until the later in 2012. We feel it best to wait to assure that as much as possible all recent regulatory developments are included in this quarter's seminar.

COMPLIANCECONNECTION 4

COMPLIANCE OFFICER'S BOOT CAMP: BEYOND BASIC TRAINING

November 8, 2012 • Prattville • Presented by Pam Perdue

This one-day workshop, designed exclusively for bankers, shares the latest ways to design, implement and execute an effective compliance risk management program. In today's ever-changing environment, you can't afford to waste time with lectures on high-level theory and worn-out information! This hands-on, how-to workshop includes case studies and exercises that show you what to do, then lets you practice doing it.

Topics to be covered include:

- Identifying emerging risks and trends and applying that knowledge to your program updates.
- Educating and assisting your board of directors in the proper execution of their oversight responsibilities.
- Ensuring risk assessments are adequate, accurate and on point without being cumbersome and complicated.
- Choosing the right external resources, such as software vendors and audit firms.
- Applying proper monitoring techniques to ensure that you can detect problems.
- Investigating weaknesses and recommending corrective actions.
- Communicating effectively with your staff, managers, directors and regulators.

Cases studies will focus on:

- BSA/AML monitoring issues and the latest innovations in both software and services.
- Monitoring and mining your CRA and HMDA data for compliance and marketing results.
- Using technology solutions to manage your never-ending compliance "to-do" list.

CBAA COMPLIANCECONNECTION REGISTRATION

Name _____ Title _____

Bank _____

Address _____

City _____ State _____ Zip _____

Phone (____) _____ Fax (____) _____ Email _____

Additional Attendees _____

Payment Method Please invoice me. I have enclosed a check for \$ _____.

Please charge \$ _____ to my credit card: VISA MasterCard Discover American Express

Credit Card No.: _____ Expiration Date _____

Please send completed registration form and fees to:

CBAA
P.O. Box 241166
Montgomery, AL 36124

Fax: (334) 244-9382

Questions? Contact us at
(800) 239-7338 or
dpharr@mycbaa.com.

CBAA Cancellation Policy. We will refund 100 percent of your registration fee if notice is given five business days prior to the seminar. During the five business days preceding the seminar, no money can be refunded. Substitutions are allowed and encouraged. *There is a \$100 processing fee for all cancellations.*