



Here are the current **Total Training Solution Webinar** promos in order by date.

Please scroll down to the correct date to find the program you are interested in.

Look back often as programs are added and updated regularly!

For assistance, please contact Johanne@cftea.org or Andrew@cftea.org

1-888-366-3242 or 207-688-6224

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MAIL: CFTEA, Auburn Hall Suite 303, 60 Pineland Drive, New Gloucester, ME 04260

NEW! *All registrations for a live event will be given access to the OnDemand recording, at no additional cost, for seven days following the event.*

This will allow a flexible alternative when last minute conflicts intrude on scheduled events.

It will also allow you to listen to the event a second time.

We will still offer the six month on-demand option. This is a great value for those who want others in their organization to listen to the webinar and need more than seven days. In addition, we are cutting the cost of additional locations in half.



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**WEBINAR SUBSCRIPTION PACKAGES...
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Loan Structure, Documentation and Compliance

A web-based seminar
Thursday, November 1, 2018
10:00 am - 12:00 pm CT



CENTER FOR
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Recommended for 2.5 CE Credits

Program Content:

Attend this proactive webinar and receive a thorough overview of commercial lending requirements from a "loan" structure, documentation, and compliance perspective.

Basic "business" structure will be presented along with loan "structure" and loan "support." Additionally, "commercial" lending issues relative to loan documentation will be reviewed. "Loan pricing" and "monitoring" will also be covered along with a review of current compliance issues.

The webinar will be summarized through a comprehensive case study.

Covered Topics:

- Review Basic "business" Structure: C Corporations to LLC's
- Explore the Six (6) Elements of Loan Structure: Loan Purpose, Sources of Repayment, Adequate Amount, Appropriate Term, Adequate Support, Framework for Monitoring
- Summarize the Four (4) Elements of Loan Support: Collateral, Guaranties, Business Loan Agreements, Subordination Agreements
- Highlight "commercial" Loan Documentation issues including promissory notes, security agreements, and guaranties along with the use of the BSA Loan Rating, Collateral Rating, and C&I Borrower Rating Matrixes
- Discuss Loan Pricing and Monitoring Issues
- Review current compliance issues: Equal Credit Opportunity Act (Reg B), Truth in Lending Act (Reg Z), Bank Secrecy Act (BSA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act, and UCC Article 9
- Analyze comprehensive Loan Structure/Documentation/Compliance Case Study

Who Should Attend:

Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers.

Presenter:

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for CPAs, bankers, attorneys, credit managers, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.

His extensive professional background of over 30 years includes 18 years as a Business Trainer/Contract CFO and 16 years as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out", management, and business development.

Mr. Osburn has been an adjunct college professor (MBA and undergraduate courses) for over 30 years including the College of Southern Nevada. He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma. Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

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Work-Life Balance for Today's Busy Banking Professional

A web-based seminar
Thursday, November 1, 2018
1:30 pm - 3:00 pm CT



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Recommended for 2 CE Credits

Program Content:

Given today's changing and hectic banking industry, maintaining work-life balance is even more challenging. In fact, a recent study indicated that a higher percentage of managers and employees reported that it is getting tougher to manage their work-life balance.

This webinar provides practical strategies and techniques that can be used immediately.

Covered Topics:

- Strategies to Maintain a Healthy Work-Life Balance
- Differentiating between Urgent and Important Tasks
- Techniques for More Efficient Management of e-mail
- Identifying Stress Signals and Situations Where Work May Cause Stress
- Methods for Coping with Stress
- Multi-Tasking and Juggling Multiple Priorities Tips
- Ways to Avoid Procrastination
- Suggestions for Winding Down at Home and Putting your Job Aside

Who Should Attend:

Bank managers and employees interested in improving their work-life balance, resulting in increased productivity and focus, and less stress.

Presenter:

Laura Mayer is a Senior Learning Consultant with Learning Dynamics. Over the years Laura has had an extensive amount of experience in training and change management. As Director of Training and Development Strategy at Warner-Lambert Company, she developed, implemented, and conducted training on cross-functional investigations as a standard practice for domestic and international sites. As the Founder and Principal of SOAR Consulting, LLC, Laura consulted with and worked closely with food, drug and cosmetic firms, including Schering-Plough, Pfizer, Bayer, Packaging Insights, Boehringer Ingelheim Pharmaceuticals, and Beiersdorf to design and implement comprehensive training programs and internal auditing projects.

In her Associate Director Process Improvement and Training role at Boehringer Ingelheim, she led change management and training initiatives associated with Medical, Legal, and Regulatory processes and systems. Overall, Laura has over 20 years of expertise and knowledge as a Senior Learning and Development professional.

Laura holds a BA in Communication and Theatre Arts from Western Connecticut State University and a MS in Counseling/Human Resource Development from the University of Bridgeport.

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Employment Records and How to Keep Them

A web-based seminar
Friday, November 2, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This program provides information not just on what records you should keep and for how long, but on the several underlying and even more important issue of record creation, storage, and the DON'Ts which create the major liabilities.

Human Resources, payroll, safety, and auditing professionals have ongoing questions about what employment records are required to be retained, and for how long. However, this is only the start of the issues. The legal requirements and employer liabilities go far beyond these simple issues.

Covered Topics:

- How do you keep records?
- Who has access?
- Why are you in trouble if you only follow the legal time requirements?
- Should you "archive" all records?
- What creates "records"?
- What creates "problem records" you did not even know you had?
- What records should you NOT create?
- The penalties for NOT preserving that the laws don't even mention
- How do the courts view your record retention?

Who Should Attend:

Human Resources personnel, Managers, Accountants, and anyone employing others will benefit from this webinar.

Presenter:

Bob Gregg, Boardman & Clark Law Firm in Madison, Wisconsin, has been involved in employment relations for more than 30 years. He litigates employment cases, representing employers in employment contracts, discrimination cases, FLSA, FMLA and all other areas of employment law. His main emphasis is helping employers achieve enhanced productivity, creating positive work environments and resolving employment problems before they generate lawsuits. Bob has conducted over 3,000 seminars throughout the United States and authored numerous articles on practical employment issues. Bob is a member of the Society for Human Resource Management and the National Speakers Association. He is also a National Faculty Member of the American Association for Access, Equity and Diversity and served on the Board of Directors for the Department of Defense Equal Opportunity Management Institute Foundation.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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Top 15 Issues with the New HMDA Rules

A web-based seminar
Monday, November 5, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

What?

The world of HMDA changed dramatically on January 1, 2018. The final rules implementing changes to Regulation C required by the Dodd-Frank Wall Street Reform and Consumer Protection Act were generally effective on that date.

The modifications to HMDA were massive and many financial institutions are still dealing with the challenges of collecting data under the burdensome new requirements. This program provides the top 15 issues that may have been overlooked when implementing the new HMDA requirements.

Why?

This two-hour webinar provides insight into the muddy areas of HMDA which may result in erroneous data fields on the HMDA LAR and lead to violations. Participants receive a detailed manual that serves as a handbook long after the program is completed.

Covered Topics:

1. Which institutions are covered by HMDA and Regulation C beginning in 2018 and how the coverage rules may change in future years;
2. Challenges in determining if a structure is considered a dwelling, like a manufactured home versus mobile home;
3. When you should report a mixed-use property as a dwelling;
4. How to report multifamily residential structures, such as manufactured home communities;
5. Clarification on reporting home improvement loans;
6. HMDA reporting requirements for construction and permanent financing versus TRID requirements;
7. The expanded clarification on temporary financing;
8. Whether your financial institution can exempt closed-end mortgage loans and open-end lines of credit in 2018 and in future years;
9. The purpose of the Legal Entity Identifier and its impact on the Universal Loan Identifier;
10. Explanation of the census tract data field and forthcoming geocoding tool available from the CFPB;
11. Detailed requirements related to the collection of ethnicity, race, and sex of applicants and borrowers;
12. Challenges with reporting the rate spread;
13. Where to locate specific fees from the Loan Estimate and Closing Disclosure required to be reported on the HMDA LAR;
14. When and how to report the use of an Automated Underwriting System; and
15. Steps to identify and eliminate reporting errors and thereby avoid penalties.

Bonus item - Discussion of HMDA exemption contained in the Economic Growth, Regulatory Relief and Consumer Protection Act.

Who Should Attend:

The program is designed for loan officers, compliance officers, loan processors and clerks and auditors.

Presenter:

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years. In 37 years as a trainer over 130,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and

education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

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Call Reports: RC-C Loan Coding and Related RC-R Reporting

A web-based seminar
Tuesday, November 6, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Loan information on the Call Report provides critical credit information for regulators, especially in today's environment. The rules for coding loans reported on Schedule RC-C dictate how loans are to be reported on all loan schedules in the Call Report, including the income statement, charge-offs and recoveries, averages, and past dues and non-accruals. This webinar will help you learn the classification priority for reporting loan information correctly. Learn when to code the loan based on borrower, when to code based on collateral, and when to code based on purpose. In addition, this webinar will cover the four risk-based capital categories of loans, residential mortgage exposures, high volatility commercial real estate (including the alternate definition discussed in the June, 2018 supplemental instructions), past due 90+ days and non-accrual, and other loans and the rules for risk weighting loans within each category as well as the reporting of unfunded commitments.

Covered Topics:

- How and when to code loans based on borrower, purpose, or collateral
- Risk-based capital on balance sheet loan categories and allowed risk weightings for each category
- Risk-based capital loan related off balance sheet items

Who Should Attend:

Anyone responsible for assigning or reviewing the regulatory codes on loans, and anyone responsible for preparing risk-based capital, including loan officers, loan assistants, loan operations personnel, and call report preparers. The webinar will review the classification priority rules for schedule RC-C and cover where loans are reported on RC-R and the criteria for risk-weighting within each category. This two-hour update will benefit even experienced Call Report preparers, reviewers, and auditors. It will supplement annual comprehensive Call Report training recommended by bank regulators.

Presenter:

Ann Thomas has over thirty years of experience in bank accounting and control. She received a BA in Accounting from the University of Houston in 1982. She worked with Judith Alexander Jenkins for 15 years, providing planning, financial reporting, regulatory reporting, and operational and compliance auditing services to over ninety independent banks.

In 1998, she organized Thomas Consulting. As Thomas Consulting, she has performed regulatory compliance audits and training, internal control audits, and prepares and reviews Call Reports for numerous banks. Ms. Thomas has taught call report seminars for state banking associations since 1999. She has presented the Call Report Seminars to and has responded to questions from thousands of bankers across the country. Her experience in working with a broad range of independent banks is of unique value in understanding Call Report questions and in communicating with bankers in their own language.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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Lending 101
A web-based seminar
Tuesday, November 6, 2018
1:30 pm – 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This is the description from our webinar that was presented in May 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

In this unique webinar, Anne Lolley will provide an overview of federal compliance laws. This is a great training tool for newer lenders and processors, and the webinar will help even experienced bankers understand the source of the various requirements.

All information in the webinar will be clearly-documented in a colorful and user-friendly handbook. This is a wonderful resource manual - lenders, loan processors and compliance officers will refer to this booklet time and time again. In addition to providing compliance summaries, the booklet offers specific cites to help readers locate rules, as well as a detailed, alphabetical index.

Covered Topics:

- Appraisals and evaluations
- BSA requirements
- Credit practices rule
- Environmental rules
- ECOA requirements (joint applications, adverse action, notices, copy-of-appraisal requirements)
- Federal insurance disclosures
- Flood insurance
- HMDA and non-HMDA monitoring
- Homeownership counseling
- LTV limits
- Military Lending Act
- Privacy
- RESPA
- Reg U
- Risk-based-pricing
- Servicemember Civil Relief Act
- Service member requirements
- Tenants in foreclosure
- Truth-In-Lending (right of rescission, TRID)

Who Should Attend:

All the webinar information will be documented clearly in a handbook with an index, helpful charts and citations. Lenders, loan processors and compliance officers will refer to this booklet time and time again. Plus, this webinar can be invaluable for newer lenders and processors.

"If you have never attended one of Anne Lolley's webinars you are so missing out. She knows her stuff and presents it in a way anyone can grasp." -June W., Bank of Lincoln County

Presenter:

For over thirty years, Anne Lolley has been simplifying compliance issues for bankers. After earning her law degree from the University of Kansas, she joined the Kansas Bankers Association, where she developed its successful legal department and gave compliance-related seminars. She has been a compliance officer for two banks and currently works with Bank Management Services, where she continues to provide webinars to Kansas bankers. Her expertise at simplifying the complex and creating user-friendly reference manuals has made her a popular instructor.

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Patch the People – Education for Employees, Boards, and Customers

A web-based seminar
Wednesday, November 7, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

We patch outdated operating systems, vulnerable software programs, and firmware on hardware devices, but how do we patch people? Hardware and software programs generally do as they are instructed, but people do not and can easily fall victim to social engineering attacks. Education and training can be our process to patch our people. During our session, we will explore traditional ways education has been deployed and look to improve those processes with more advanced and effective methods of patching our people. We will also look at best practices for addressing similar issues with business customers and highlight common educational practices.

One major objective of this session is to highlight the need for continual educational programs for people. Historically, we have trained people for an hour, every 365 days. Now compare this to patching our IT systems, some do that monthly. A continual educational program will enable better decision making by employees, board members, and customers every day. Ensuring continual reminders and awareness to critical banking issues.

Covered Topics:

- Employee, Board, and Customer training models
- Weaknesses in compliance based approach to education
- Implementing a risk based approach
- Building an effective policy
- Key elements of improved security awareness and training programs
- Integration with social engineering test

Who Should Attend:

Information Security Officer, IT Manager, Risk Officer, Internal Auditor, and Executives looking to understand the risk around Social Engineering and how to mitigate people risk.

Presenter:

Jon Waldman is a co-founder and Senior Information Security Consultant for SBS CyberSecurity, LLC, a premier cybersecurity consulting and audit firm dedicated to making a positive impact on the banking and financial services industry. He maintains his CISA and CRISC certifications and received his Bachelor of Science in Computer Information Systems and his Master of Science in Information Assurance with an emphasis in Banking and Finance Security from Dakota State University.

Over the last ten years Jon has helped hundreds of financial institutions across the country create and implement comprehensive, valuable, and manageable Information Security Programs. He also conducts webinars and certification programs for the SBS Institute.

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Legal Essentials for Lenders

A web-based seminar
Wednesday, November 7, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This program covers important legal issues and concepts which must be understood and consistently applied to enforce the Bank's liens and other legal rights, avoid litigation and better serve customers. The goal is to provide an opportunity to learn or confirm your understanding of a variety of legal issues lending personnel deal with daily.

The program will provide ample opportunity to ask questions. Participants are encouraged to bring their own list of topics to be discussed or to submit them in advance to info@ttstrain.com.

Covered Topics:

- Loan Documents as Contracts
- Purpose and Structure of Loan Agreements, Security Agreements, Borrowing Base Certificates and Other Loan Documents
- The rules of Offset/Setoff
- Course of Dealing: Defaults and Waivers
- Priority of Liens and Payment
- Due Authorization: Legal Entities & Signature Requirements
- UCC Filings: Best Practices and Common Errors
- Guaranties: Requirements, Rights and Risks
- How Your Rights Change in Bankruptcy: Special Issues for Banks
- Care and Keeping of Collateral in the Possession of the Bank
- Avoiding Conduct that Leads to Litigation

Who Should Attend:

This program is designed for lenders, their support staff and loan quality personnel at all levels.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee. Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

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Loan Participations for Community Banks: Risks & Rewards

A web-based seminar
Thursday, November 8, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This program covers the risks and rewards of loan participations to both the lead bank and the purchasing bank. Attendees will gain a thorough understanding of Participation Agreements.

A participant's checklist for a well-drafted Participation Agreement will be reviewed, and administration of the participated loan will be discussed.

Covered Topics:

- Advantages of a participation to the lead bank and participant bank
- Risks to the participant
 - Lack of information
 - Lack of involvement in negotiations
 - Dependency upon lead
 - Waivers
 - Financial instability/insolvency of lead
 - Set-off by borrower
 - Failure to perfect
 - Conflicts of interest
- Due diligence by the participant and access to information
- Disclosure of participation to borrower
- Concentrations and other regulatory aspects of participations
- Loan agreement provisions related to participations
- Duties owed by lead to participant
- Rights to loan collateral and guaranties
- Loan administration issues
 - Loan payments and other functions
 - Consent to amendments
 - Restrictions on transfer
 - Loan purchase options
 - Reimbursement and indemnification obligations
 - Subparticipations
 - Set-off by participant
 - Understanding the participation agreement
 - The participant's checklist
 - The participation in workout

Who Should Attend:

CRE lenders, commercial lenders; credit analysts, loan review specialists, special assets officers, lending managers and credit officers. Support personnel involved in the administration of loan participations are also encouraged to attend.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas

Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee. Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

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For Bank Managers: Build a No-Excuses Sales Environment

A web-based seminar
Thursday, November 8, 2018
1:30 pm - 2:30 pm CT



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Recommended for 1.25 CE Credits

Program Content:

For Bank Managers: Does Your Bank (or Credit Union) Have a No Excuses Sales Environment?

"I didn't make my calls this week because of all the Ops problems." Most Sales Leaders have heard some version of that recently. It is easy to accept this type of comment and let it ride, especially with a good producer. But if you do, excuse making can permeate your group. The foundation for creating a no excuses sales environment begins with leadership - how you set sales standards and then demonstrate, communicate and inspect accountability to those standards. As the sales leader, what shadow do you cast when it comes to taking full responsibility and not allowing an environment of excuse-making?

Covered Topics:

- A process for setting extraordinary standards
- An understanding of how to more effectively evaluate and manage sales activity and success
- An accountability matrix to use immediately with your sales team
- A way to accurately assess the commitment of your team

Who Should Attend:

Senior leaders, LOB sales leaders, Presidents, CEOs and CLOs.

Presenter:

Alex Cole is a Sales Development Officer for Anthony Cole Training Group. Her primary responsibility is to support, train and coach producers to becoming highly effective salespeople. She is also the Managing Director of Hire Better Salespeople which assists in the attracting, interviewing and assessing of great sales candidates who can and will sell.

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Workplace Violence Planning & Active Shooter Preparedness

A web-based seminar
Friday, November 9, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

The stark reality is that active shooter incidents have become a regular occurrence, not an anomaly. Many times, the response we hear is that warning signs were present, but no one recognized them ahead of time. What are the warning signs of workplace violence? We'll discuss the importance of creating a culture of awareness and reporting. You'll learn how to develop an Emergency Action Plan and why it's so important. Lastly, we'll tackle the uncomfortable but necessary response to an active shooter situation.

Covered Topics:

- Identify indicators and common responses of someone in a crisis situation.
- Establish communication channels for the reporting of suspicious actions.
- Determine who the stakeholders are in planning for workplace violence.
- How to develop an Emergency Action Plan.
- Name the three critical steps in any active shooter situation.

Who Should Attend:

CEO, Senior Management, Human Resources, Security Officer, Middle Management, Facilities Director

Presenter:

Randy Phillips began his career in financial institution security while still employed as a police investigator in upstate New York. His career in law enforcement provided his first exposure to the world of corporate security and financial crimes and would shape his career path from then on.

For several years he juggled two careers, pursuing robbers as a police officer and then teaching financial institution employees about dealing with those very people. His early days in the financial services industry began as an advisor and instructor on bank security topics. He quickly transitioned to the position of board-appointed bank security officer. During the next twenty years he would further this career and gain valuable experience in administering all areas of security for financial institutions while serving as: director of security and facilities, regional security officer, and corporate security director. His analytical thinking and thoroughness have been tremendously beneficial in writing policy and procedure, developing business continuity plans, and creating training programs.

His dual careers have also provided much insight and experience into the world of fraud, embezzlement, and ethics investigations. He has honed his skills in risk assessment and mitigation, designed and implemented a fraud awareness and incentive program for tellers, and been recognized for his robbery awareness and prevention programs. Most recently, he has been involved in the pursuit of ATM skimmers and the efforts to stay one step ahead of them. He routinely collaborates with many local, state and government entities including the Department of Homeland Security, U.S. Secret Service Electronic Crimes Task Force, and the Federal Bureau of Investigation.

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Controlling the Risks of Power of Attorney Documents

A web-based seminar
Tuesday, November 13, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Financial institutions are required to complete transactions for customers involving Power of Attorney documents. To protect your financial institution's interests when using these documents, it is imperative to understand the basic do's and don'ts. This presentation will provide financial institution personnel with best practices to use when dealing with these complex legal documents.

Covered Topics:

- What are the relationships among the customer, the attorney-in-fact and the financial institution?
- What is the difference between a durable and non-durable power of attorney?
- How does a financial institution determine if a power of attorney is general or limited?
- What steps must a financial institution take to protect itself when relying on a Power of Attorney?
- What language should the financial institution look for in the Power of Attorney document when completing a transaction for the attorney-in-fact?
- How is a Power of Attorney revoked and when is that revocation binding on the financial institution?
- What transactions create the greatest risks for financial institutions relying on power of attorney documents?
- What attorney-in-fact representations may a financial institution typically rely upon?
- How should a financial institution handle out-of-state powers of attorney?

Who Should Attend:

Financial institution employees involved with opening new accounts, deposit or loan documentation and operations will find this seminar very useful.

Presenter:

Terri D. Thomas is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988.

Previously, she served as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent presenter for banking schools and financial associations.

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Violence in Your Workplace: Prevention & Response

A web-based seminar
Tuesday, November 13, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Workplace violence takes its toll - physically, emotionally and monetarily. How many people are currently contemplating committing an act of violence in the workplace? Preventing these acts is much preferred and more cost-effective than cleaning up afterwards. It's essential that we train employees to recognize pre-incident indicators and report them before an act of violence occurs, but it is also critical to have a plan in place to respond should the unthinkable occur. We will analyze recent cases to identify unheeded warnings, and then identify physical security measures and procedures that either were not in place or were ignored. Participants will have a clear understanding of the existing violence problems; ways to recognize warning signs; prevention policies and methods, and how they should respond in an active shooter situation.

This session will benefit you not only in your work life, but your personal life as well. Have you ever thought how you would react in a robbery? A violent confrontation? An active shooter situation?

Covered Topics:

- Recent Case Studies
- Recognizing Warning Signs
- Handling Domestic Violence Situations
- "Best Practice" Methods for Violence Diffusion and Prevention
- Preventive Physical Security Measures
- Active Shooter Response
- Types of workplace violence
- De-escalation techniques

Who Should Attend:

Any branch personnel responsible for physical security of the bank or credit union.

Presenter:

Carol Dodgen is the owner of Dodgen Security Consulting, LLC. Since 1998, her company has been providing services for financial institutions, government entities, and businesses to include training, ATM lighting inspections, and vulnerability assessments. Before forming her company, Carol served as the security training officer for Compass Bank. She earned her Master's Degree in Criminal Justice and spent several years as an adjunct criminal justice instructor with Jacksonville State University.

Carol is a nationally recognized speaker who has provided training for over 80,000 corporate, manufacturing, law enforcement, and security personnel over the past 24 years. Carol earned her CPD (Crime Prevention Designation) and in 2011, she was selected as a presenter on Workplace Violence at the ASIS International Conference. Carol is a current member and past chapter president of the American Society of Industrial Security (ASIS), a member of the Illuminating Engineering Society (IES), the IES Security Lighting Committee, and a past board member of the Alabama Women in Business. In 2009,

Carol was appointed by the governor to serve on the newly formed Alabama Security Regulatory Board and served for 6 years as vice-chair of this board which regulates the security guard industry in the state.

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IRAs: Auditing and Compliance

A web-based seminar
Wednesday, November 14, 2018
10:00 am - 12:00 pm CT



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Program Content:

As we journey back towards the base camp, it's time to check everything we – and those who came before us – have done to the IRA files. Increased IRS Penalties for Incorrect IRA Reporting to the IRS!! The IRS is losing patience – especially with financial institutions who do not complete the IRA 1099-R and 5498 IRS forms correctly. The Treasury Inspector General for Tax Administration (TIGTA) estimates over a million dollars in additional taxes could be collected on IRA distributions that have not been taken. When the IRS actually contacted IRA accountholders who were noncompliant in taking their RMDs in 2011-2012, they discovered almost 16% indicated the information on their 5498 from their IRA custodian/trustee was incorrect. Do you know what that means? The IRS is increasing penalties to the financial institutions if they file incorrect 1099-R and 5498 reporting. If you do not want your financial institution writing checks to the IRS for filing errors, this Webinar should be a true necessity!!

Covered Topics:

- IRA forms to be kept on record by the financial institution and the accountholder's required disclosures and forms
- What are the IRA accountholder notices that must be sent out in a timely manner
- How to audit the IRA department as far as expertise, form use, procedures and work flow
- Line by line instructions on 5498 and 1099-R reporting – what's required vs. what's optional.
- How and when to correct IRS reporting to avoid increased IRS fines to the financial institution
- The most common errors hiding in your IRA customer files
- Forms and tools for auditing your IRA files
- 2018 IRA Cost of Living Adjustments

This is Part IV of a four-part series. You can attend all the sessions to obtain the most comprehensive information or any part in the series independently.

You are encouraged to bring a sample of the IRA forms your financial institution is currently using for your review during the session including: IRA Distribution forms, Annuals Notices and any other forms you may have questions on – including a copy of the 1099-R and 5498 forms you are using

Who Should Attend:

This is Part IV of the four-part series and it is very important for those who answer examiners questions and have to do corrective IRS reporting attend – including IRA personnel in New Accounts, CDs, Trust, and Investments, and auditors who are involved with the operation, administration or internal auditing of IRA accounts will benefit greatly from the thorough discussions of the file and reporting requirements. The content is at the intermediate to advanced level with a minimum of two years' experience recommended. It is assumed that participants have a working knowledge of IRAs.

"I highly recommend this webinar. The presenter was very knowledgeable and easy to understand, provided the information I needed, answered my questions and love the cheat sheets!" -Koni S., Rabobank

"Nice to hear from someone who actually has had hands-on experience with banking day-to-day operations and not just textbook-training." -Kay I.

Presenter:

Patrice M. Konarik is president of Sunwest Training Corp. founded almost 25 years ago and is located in the Texas Hill Country near San Antonio, Texas. With over 30 years in the financial industry, Patrice has focused her expertise on the retirement account area and is currently providing live training and Webinars on IRAs on a nationwide basis. She has a BS in Management Science from New York's Binghamton University. Many state banking associations and other organizations use her as their main source for training on this complicated topic. Patrice is very approachable and encourages attendees to ask questions during the Webinars.

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Customer Identification Programs and Customer Due Diligence: Update

A web-based seminar
Wednesday, November 14, 2018
1:30 pm - 3:30 pm CT



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Program Content:

Originally, you wrote your CIP in 2003. Is it time to change? If you have any of the questions below, we will explore changing your CIP in light of new systems, processes and technology in 2016. Your program should shift with the new technologies and identifications in the market place. This program will look line-by-line at the regulation and point out avenues of change to explore in 2016.

If there is an elephant in the room it is Customer Due Diligence. What does it mean to "know" your account holder? When do we have to ask purpose, source and anticipated volume questions? How can we enforce compliance with our program in our institutions? These questions are hard ones and the pending legislation on CDD doesn't help. This program will evaluate CDD and EDD regulation, exam guidance and provide thoughts on how to proceed with a program that is sales friendly to the account holder. We look at the regulation line-by-line and what to expect with these changes.

Covered Topics:

- Line by line look at the regulation on Customer Identification Programs
- What Information that must be obtained before an account is opened
- Required Documentary and non-documentary verification
- Should we add more types of identification? What types are available?
- Do we keep CIP up to date?
- How should we address online banking?
- Is non-documentary verification enough?
- Can we back off from our CIP of 2003 now that we have more systems in place?
- Examination expectations on Customer Due Diligence
- Keeping customer records up to date
- Anticipating transactions and activities
- Enhanced due diligence on high risk customers
- Developing the questionnaire
- On-going during the relationship
- When should we close a relationship? And how do we close?
- What regulatory concerns do we have?
- Working with sales and not against them
- A look at CDD rules

Who Should Attend:

This webinar will benefit BSA Officers, BSA Support personnel, Deposit Operations, Compliance Officer and Training

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Living Trust Documents

A web-based seminar
Thursday, November 15, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Financial institutions are required to complete transactions for customers who have created revocable and irrevocable trusts. To protect your financial institution's interests when using these documents, it is imperative to understand the basic do's and don'ts. This presentation will provide financial institution personnel with best practices to use when dealing with these complex legal documents.

Covered Topics:

- What are the differences between revocable and irrevocable trusts?
- What does it mean when a trust is called a "living trust" versus a "testamentary trust?"
- How does the financial institution establish the relationship, including changing titles and performing transactions (loans or deposits)?
- How many co-trustees does it take to bind the trust?
- When can a successor trustee do business for the trust?
- Can a power of attorney be used with a trust document?
- Can a trust own a safe deposit box?
- Can a trust co-own an account with another trust (or person)?

Who Should Attend:

Financial institution employees involved with opening new accounts, deposit or loan documentation and operations.

"A semester of law school summed up in 2 hours - my kind of webinar." -Lucas Miller, Bay State Savings Bank

"This was one of the best summaries of the basics of trusts that we have attended. We really appreciated your plain language explanation of how power of attorney and trust documents interact. Thank you!" -- Lynette Vos, Retail Banking Manager, First National Bank of Hartford

Presenter:

Terri D. Thomas is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988.

Previously, she served as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent presenter for banking schools and financial associations.

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Teller Compliance Issues: UCC 3 & 4 Issues, Reg CC and CTRs

A web-based seminar
Thursday, November 15, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Save thousands on check losses when your tellers understand holds and checks. Accomplish annual regulatory training requirements for tellers. Receive a Teller Handbook.

Understanding endorsements and handling checks is crucial to making sound check cashing decisions. A check is a unique type of contract where ownership can be transferred by way of the endorsement on the back of the item. This program will look at who has the right to endorse the back of a check, and where is proper endorsement placement. We'll also look at what happens if a check is not endorsed properly, when it may be best not to accept the check at all due to missing or problem endorsements and why we do not put business checks into personal accounts and why we do not give less cash on business accounts. Many "tricky" issues will be discussed, such as deceased customers, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements, and endorsements by powers of attorney. Learn the safe way to handle checks and be sure that you and your financial institution can be protected from loss on the negotiable instruments.

Also, in addition to the information on checks we will cover two regulatory aspects of the teller's position—Regulation CC Holds and the completion of the CTR. Your teller will receive an overview of the hold process and decision making required to place a hold and then can choose the right hold for the situation. Your teller will also receive the basics of the Currency Transaction Report and its sections.

You will receive an electronic teller manual on this information.

Covered Topics:

- Who is the person entitled to endorse the check?
- What is a valid endorsement?
- Bearer versus Order Checks
- Who is the holder of a check, and what is the holder in due course?
- Ambiguous endorsements
- Endorsements for minors, deceased parties, business accounts
- Witnessed endorsements
- Check cashing issues for business accounts
- Endorsements on income tax checks
- Trustee and power of attorney endorsements
- The simplest rule about checks that will save your financial institutions thousands of dollars
- The connections between checks and account agreements-if you have not signed the signature card you cannot get the money
- Postdated, stale dated, erasures, alterations and more lessons we need to learn
- Why your institution needs to know about the negligence rule and the bank statement rule
- Should we check endorsements and send them back as "missing"?
- Treasury checks, postal money orders and other special checks
- Why we absolutely do not give cash back, cash or deposit into personal accounts checks made payable to a business
- Case-by-Case Holds
- How to make the decision to place a hold
- How to count days and fill out the forms
- Basic components of the CTR
- Having conversations with customers when asked about the CTR

Who Should Attend:

Tellers, Head Tellers, Branch Managers, Back-up Tellers, Floaters, Branch Operations, Training, Compliance, Security and BSA.

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Outsourced Third Party (Vendor) Management

A web-based seminar
Monday, November 19, 2018
1:30 pm - 3:30 pm CT



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Program Content:

Outsourced Third Party (Vendor) Risk Management is a top priority with the regulators. Therefore, ensuring your Program is not only going to be effective but also meet with their expectations needs to be a priority for financial institutions. When you outsource, you are placing your confidential customer information in someone else's hands along with the availability and security of that information, but you still retain the responsibility for ensuring the integrity, confidentiality, availability and security of the information making this Program a crucial part of your overall Information and Cyber Security Program.

Demonstrating the importance of this Program, the OCC and the FRB both issued updated guidance relating to third party relationships in October and December of 2013, respectively while the FDIC reissued its Technology Outsourcing Informational Tools in April of 2014. Then on February 6, 2015, the FFIEC released an update to the Business Continuity Planning Handbook adding Appendix J: Strengthening the Resilience of Outsourced Technology Services. The update includes guidance on Third Party Management, Third Party Capacity, Testing with Third-Party Technology Service Providers, and Cyber Resilience. The FFIEC Cybersecurity Assessment Tool (CAT) also includes declarative statements relating to Outsourced Third Party Risk Management practices.

Susan Orr has assisted numerous institutions with developing their Outsourced Third Party Risk Management Program and will share her insights into developing an effective program in this webinar.

Covered Topics:

- FFIEC agencies expectations for your Program
- The latest guidance:
 - Appendix J of the FFIEC BCP Handbook
 - Appendix D of the FFIEC Outsourced Technology Services Handbook
 - FFIEC Supervision of Technology Service Providers, September 2012
 - FDIC April 2014 Tools to Manage Technology Providers Informational Brochures
 - OCC October 2013 Third Party Relationships
 - FRB December 2013 Guidance on Managing Outsourcing Risk
- Classification and Risk Rating criteria
- Required Program elements and essentials
 - Responsibilities
 - Needs Assessment
 - Due Diligence/Selection
 - Contracting
 - Risk Assessing
 - Oversight

Who Should Attend:

Senior Management, Information Security Officers, Compliance Officers, Risk Managers, IT Managers, Operations Managers.

Presenter:

Susan Orr is a leading financial services expert with vast regulatory, risk management, and security best practice knowledge and expertise.

As an auditor and consultant, Susan is dedicated to assisting financial institutions in implementing appropriate policies and controls to protect confidential information and comply with regulatory mandates and best practices. Her expertise as an auditor and former examiner provides

her the knowledge and expertise to conduct comprehensive IT general control and data security reviews and assist de novo institutions in the vendor selection process, preparing policies and procedures, and instituting controls. She also consults for numerous security providers and vendors helping them align products and services to meet institution regulatory mandates. Susan is a Certified Information Systems Auditor (CISA), Certified Information Security Manager (CISM), Certified in Risk and Information Systems Control (CRISC), and Certified Risk Professional (CRP).

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TRID for Construction Loans

A web-based seminar
Tuesday, November 20, 2018
10:00 am - 12:00 pm CT



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Program Content:

What?

The new Truth in Lending Act/Real Estate Settlement Procedures Act Integrated Disclosure (TRID) rules were effective on October 3, 2015. Many lenders scrambled to master the details of the new disclosures. Construction loans were particularly difficult because of a lack of binding clarification of the requirements. But help has arrived.

On July 28, 2016, the Consumer Financial Protection Bureau (CFPB) published proposed rules to clarify the TRID rules for construction loans. Final rules were published on July 7, 2017. The final rules are effective on October 10, 2017 and compliance is mandatory on October 1, 2018.

Prior to TRID many construction loans were exempt from the old disclosure requirements, but TRID clearly expanded the scope of Regulation Z to cover most construction loans.

Initially, the CFPB provided few details regarding completion of the Loan Estimate and the Closing Disclosures for these loans. The most recent revisions clarify many lingering forms issues. Unfortunately, the regulation still does not contain sample forms for construction loans.

Why?

The program and the program materials, which are completely updated for the revisions that were mandatory on October 1, 2018, provide an update on regulatory guidance for construction loans. The program explains coverage and exemption rules and provides section-by-section guidance on completing the Loan Estimate and the Closing Disclosure for the most typical construction loan options. Numerous form samples are provided. The program provides answers for the many questions bankers have regarding the proper disclosure of construction loans.

Covered Topics:

- When and why construction loans are covered by the TRID rules;
- How to complete the loan estimate and closing disclosure for:
 - Construction only loans
 - Combined construction/permanent loans (both one-close and two-close); and
 - Permanent financing that replaces construction financing.
- How to properly estimate interest on a construction loan;
- The impact of a construction only loan versus a lot purchase/construction loan;
- When to disclose "Sales Price," "Estimated Value," or "Appraised Value;"
- How to determine the proper "Purpose" of the loan;
- How to properly describe the "Product;"
- The proper disclosure of projected payments;
- How to properly disclose inspection fees;
- How to disclose undisbursed construction funds;
- Completing the "Cash to Close", "Optional Alternative Cash to Close" and "Cash to Close" in the Borrower's Summary of the Closing Disclosure;
- When the AP Table is needed and how to properly complete it;
- How to complete the "In 5 years" disclosure for short-term construction loans;
- When to include the "60 days prior to consummation" disclosure; and
- Much more.

Who Should Attend:

The program is designed for those seeking answers to questions regarding the proper disclosure of construction loans. This program is designed for everyone involved in the origination of construction loans, those making decisions on construction loan products, compliance staff and auditors.

Presenter:

Jack Holzknecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years. In 37 years as a

trainer over 130,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

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Commercial Real Estate Lending: Cash Flow Analysis & Cap Rates

A web-based seminar
Monday, November 26, 2018
1:30 pm – 3:30 pm CT



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Program Content:

Banks continue to deal with commercial real estate (CRE) loans as a major portion of their loan portfolios. Also, many borrowers still have large holdings of income-producing or rental real estate. Whether directly financing these assets or including the income stream(s) in your overall credit analysis, it is important to understand key analytical concepts utilized in evaluating CRE cash flow.

This program covers the key variables and concepts for determining CRE cash flow and transaction-level stress-testing. We'll learn that CRE cash flow involves more than earnings before interest, taxes, depreciation and amortization (EBITDA) for a debt service coverage (DSC), and that we should be using the updated cash flow to help update the underlying collateral value as part of ongoing loan monitoring. Making the connection between updated cash flow and an updated value estimate involves a capitalization (cap) rate.

Covered Topics:

- Cash flow or net operating income (NOI) concepts
- Understanding key variables: vacancy, management fees and replacement reserves
- The missing link: Using NOI along with a cap rate to estimate current property value
- Moving from NOI to cash flow available for debt service (CFADS) and DSC
- Stress-testing of debt service coverage (DSC) and loan-to-value (LTV) at transaction level
- How to use a sample worksheet to explore the major issues, including stress-testing, demonstrated with a case example

Who Should Attend:

Commercial lenders, credit analysts and small business lenders, consumer lenders, mortgage bankers and private bankers; loan review specialists, special assets officers, lending managers and credit officers.

Presenter:

Richard Hamm has been training bankers for 25 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training.

Richard is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 13 years, after a 22-year banking career including senior positions in lending and credit, plus president through formation and acquisition of a community bank. He has BS and MBA degrees from the University of Alabama.

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TRID Check Point - The 10/1/18 Rule Changes

A web-based seminar
Tuesday, November 27, 2018
10:00 am - 12:00 pm CT



Recommended for 2.5 CE Credits

Program Content:

How are you doing? What did you forget? The July 2017 TRID revisions became mandatory for all on October 1, 2018. If you're not sure or if you'd like to make sure you've checked all the boxes you're in the right place. Join Jerod Moyer of Banker's Compliance Consulting for a two-hour TRID Checkpoint with Plain English translation of the October 1st changes. Register today and ensure you and your team are up to speed!

Covered Topics:

- Determining "Good Faith" & the "Good Faith Effect"
- Revised Loan Estimate & Closing Disclosure Rules
- Multiple Advance Loan Changes
- Shopping & Provider List Provisions
- Revised Cash to Close Calculations
- Tolerance Cure Options
- All of This & Much, Much More!

Who Should Attend:

Designed for consumer real estate loan officers, loan processors, compliance and audit personnel.

Presenter:

A Certified Regulatory Compliance Manager (CRCM), Jerod Moyer's experience includes over 15 years in the regulatory compliance field. He has held compliance positions with an \$800 million community bank and an \$840 million five-bank holding company. Jerod's passion for and experience in the compliance profession allow him to take complex regulatory requirements and provide realistic solutions.

Jerod is the leader of Banker's Compliance Consulting's seminar and training productions. An accomplished teacher, he conducts compliance seminars for Banker's Compliance Consulting. Jerod has also been a speaker for the American Bankers Association, many state banking associations and schools, and various webinars.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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Writing Deposit Operations Procedures

A web-based seminar
Tuesday, November 27, 2018
1:30 pm - 3:30 pm CT



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Program Content:

What is deposit operations? Yes, everything but loans. So how do we write procedures for something so broad? This program will provide a starting place with an enormous research book to help you get those procedures written. Get started with managing this project so the next deposit operations manager has an overview on how the bank runs. This webinar covers Reg D, E, CC and DD. A special look at ODP and everything but loans from the back of the house.

Covered Topics:

- Returns
- Stop Payments
- Forgeries, unauthorized access and forged endorsements
- Holds on checks
- Substitute Checks
- Death issues
- Overdrafts
- Debit Cards, credit cards and prepaid cards
- Reg D savings account procedures
- Checking CIP
- And much much more

Who Should Attend:

Deposit Operations, Account Services, Bookkeeping, call centers and training.

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Agricultural Loan Documentation & Administration

A web-based seminar
Wednesday, November 28, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Gain an essential understanding of agricultural collateral, risk management, loan documentation, loan administration and loan monitoring.

This webinar will provide bankers with an essential understanding of agricultural collateral, the risks presented by agricultural lending, agricultural loan documentation and loan administration.

Experienced lenders will find the material covered to be a beneficial review, while less experienced bankers will benefit from a strong foundation in the OCC guidelines for safety and soundness in agricultural lending and their application in day-to-day loan monitoring.

Covered Topics:

- Risks of agricultural lending
- Common agricultural collateral
- Agricultural loan documentation
- The Food Security Act of 1985
- Agricultural financial statements
- Statutory liens on farm products
- Documents of title: warehouse receipts and bills of lading
- Dealing with warehoused farm products
- Commodity contracts
- Crop and livestock inspections
- Registered livestock
- Farming operations on leased or mortgaged property
- Crop and other insurance
- Federal farm programs
- Lending limits

Who Should Attend:

Anyone involved in ag lending and ag loan documentation, including loan officers, assistants and secretaries, operations personnel, credit analysts and loan administration personnel.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee. Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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A Lender's Guide to Understanding and Assessing Commercial Real Estate Leases

A web-based seminar
Wednesday, November 28, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This fast-paced webinar will identify the key legal and financial aspects of a commercial lease.

A primary focus of this webinar will be the proper assessment of future cash flow from rental income based on a qualitative and quantitative analysis of the underlying lease. Understanding these key drivers will allow a lender to properly prepare a rental rate sensitivity analysis to stress test projected income. This analysis will ultimately determine the loan commitment level.

Covered Topics:

- Reviewing leases, lease summaries and lease abstracts to extract necessary data
- Understanding the relationship between the Landlord and each Tenant
- Evaluating potential conflicts between the Landlord's Lender and a Tenant's Lender (and their economic consequences)
- Assessing the financial strength of the Tenant and any credit support for its lease obligations

Who Should Attend:

Whether you make loans to owner/landlords secured by real estate, rents and leases or loans to tenants secured by leasehold improvements and leasehold interests, this webinar is for you.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee. Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

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Top 50 Safe Deposit Procedures

A web-based seminar
Thursday, November 29, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

The safe deposit operation is a unique, fast-changing service in the financial industry. It is the only product or service in which members of your staff do not know the value of a consumer's assets. As a result, every vault transaction can lead to considerable liability. Effective procedures and sound daily practices can counteract and minimize this risk. This webinar covers the "nuts and bolts" and the recommended day-to-day operating procedures for your institution.

Dave McGuinn, a nationally recognized expert in the safe deposit area, will provide clear, concise answers to all the basic or complicated questions regarding your institution's responsibility, liability and daily operating procedures. In addition, you will receive information about many current safe deposit lawsuits and other nationwide horror stories.

Covered Topics:

Answer: (Y) YES (N) NO (NS) NOT SURE to review your internal procedures.

Answers OPERATIONS, LAWSUITS & LIABILITY ISSUES:

- _____ Can box keys be duplicated using silly putty and epoxy glue?
- _____ Will your part-time attendant make a good courtroom witness?
- _____ Are there at least ten items included in your new box renter's kit?
- _____ Are you aware that having box numbers on keys will create liability?
- _____ Are you following the ten necessary steps when granting box access?
- _____ Can FDIC/NCUA signs, logos or brochures create safe deposit liability?
- _____ Are you completing the required Beneficial Ownership of Legal Entity Form?
- _____ Are you providing a "No Insurance Disclosure Notice" to all new box renters?
- _____ Can you purchase locksmith tools onEBAY that will open boxes in seconds?
- _____ Do you know why you will lose a lawsuit if you leave anyone in your vault alone?
- _____ Do you require five types of identification from every signer on a new box contract?
- _____ Are you aware of your liability if box access is allowed "before or after" lobby hours?

How did you do on the test? (This presentation addresses these issues and much more)

Who Should Attend:

This informative program will benefit your (current or new) full and part time vault attendant, safe deposit supervisor, compliance officer and internal auditor.

Presenter:

David P. McGuinn, President of Safe Deposit Specialists, is a former banker with over 45 years of safe deposit experience and is often referred to nationwide as the safe deposit GURU. In all 50 states he has trained over 350,000 safe deposit personnel since 1969, and has served the industry as President of the American, Texas and Houston Safe Deposit Associations. Dave is a featured speaker for the American Bankers Association, Independent Community Bankers of America, National Association of Federal Credit Union and over 100 other financial associations. He has been interviewed by the Wall

Street Journal, Money Magazine, New York Magazine, Fortune Magazine, Associated Press, National Public Radio (NPR), British Broadcasting Company (BBC), AARP, Bottom Line Financial, FDIC, CUNA, CNN, CBS, FOX, ABC, NBC Nightly News, Inside Edition, Crime Watch, 20/20 and Court TV on current safe deposit issues. McGuinn has created numerous DVD and web training programs and his Safe Deposit Regulatory/Compliance Manual and Policy and Procedures Handbook are now the accepted standard for the financial industry.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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SAR Decision Making

A web-based seminar
Thursday, November 29, 2018
1:30 pm - 3:30 pm CT



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Program Content:

There are two major sources of red flags: the systems and the frontline. What are your procedures from systems or frontline to investigation to SAR? These procedures could save your financial institution from expensive fraud and money laundering, or if improper, they could result in lack of a systematic approach to the AML program. This program includes a review of the New SAR and its new data fields.

Covered Topics:

- What is a red flag?
- What should your response be?
- What does it mean to conduct an investigation?
- When do you file a SAR? What are the time constraints?
- New SAR data fields
- How often do you have to file SARs?
- When do you close an account?
- The integration of the system, the frontline and the investigation all become your financial institution's AML program
- Putting together the pieces of an AML program

Who Should Attend:

This webinar is designed for BSA Officers, BSA coordinators, Compliance Officers and Security Officers.

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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