



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!**

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**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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# Best-Ever Compliance Checklists for Consumer Loans

A web-based seminar  
Thursday, January 3, 2019  
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 July 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

For several years, Anne Lolley has shared her popular compliance checklists with bankers. In this latest webinar, Anne will again offer and explain those checklists. The colorful and easy-to-use checklists are designed to chronologically lead lenders and processors through the various compliance requirements, and financial institutions that properly use these checklists will virtually eliminate compliance errors.

The webinar will include a supplementary booklet explaining each checklist requirement. Upon request, Anne will e-mail the individual checklists to anyone attending this webinar. The individual checklists will be formatted in Word and can easily be saved to a word processor (or bank network) and printed as needed.

In addition, Anne has just completed companion worksheets that can be used to review consumer loans and will email those checklists to registrants upon request.

### Covered Topics:

- Truth in Lending (right of rescission, high-cost mortgages, HPMLs, ARMs, TRID disclosures)
- RESPA
- HMDA
- Reg B (appraisal copies, joint credit, adverse action)
- Flood insurance
- Appraisals and evaluations
- FACTA credit score disclosures
- Insurance disclosures
- Military Lending Act

### Who Should Attend:

Lenders, loan processors, compliance officers and loan review personnel

*"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*

*"I felt that Ms. Lolley's presentation was excellent. She covered the material in a way that was easily understandable for both experienced and inexperienced bankers. I would highly recommend anyone to attend one of her sessions!" -Jennifer F., Vinton County National Bank*

### 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.

**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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# Establishing a Respectful Workplace

A web-based seminar  
Friday, January 4, 2019  
10:00 am - 12:00 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 January 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

There has been an explosion of sexual harassment allegations in both the press, and in complaints to employers. Famous media people, executives, and public and corporate managers have suddenly had careers damaged or ended due to their improper behaviors. Harassment is certainly not new. Yet now there is a new environment, new support and motivation to come forth. Organizations, Congress and Legislatures are paying attention to Enhanced policies, practices and new laws and liabilities are coming.

In many organizations sexual harassment seems all too common. Yet in others it rarely arises and is quickly and effectively addressed. What is the difference?

### Identifying and Combating Harassment - Establishing a Respectful Workplace

Your organization must seek to prevent and to address harassment! The courts have expanded the scope of an organization's duty of care for the overall work environment. The U.S. Supreme Court has ruled that private and public organizations have a Duty of Care which is owed to both those they serve and to their employees. The failure to pay attention to this Duty of Care can result in personal harm and legal liability for both the organization and for the individual. Adopting the Duty of Care immunizes organizations from liability and creates a healthy, productive profitable workplace.

This program brings understanding of employees' responsibilities toward each other and covers how to effectively address and resolve issues.

### Covered Topics:

- How to define and identify harassing behavior in its differing manifestations
- Understand the laws which apply and how they can be used to confront and correct harassing behaviors; and new liabilities on the way
- Guidelines you can adopt to stop harassment before it starts
- The Duty of Care principles for addressing abusive behaviors and preventing liability
- Gain an understanding of how these concepts apply to practical, everyday situations
- Understand each person's rights and obligations in a Respectful Workplace
- Understand how to address situations before they harm people and generate legal actions

### Who Should Attend:

Human Resources and anyone that creates policy and procedures for your financial institution or with responsibility for supervising employees.

### 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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# How to Analyze a Start-up Business

A web-based seminar  
Monday, January 7, 2019  
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 March 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

Analyzing Start-up Businesses has been designed to assist lenders and others who work with start-up businesses that are seeking financing for development projects. This program will emphasize how to properly review business plans and other information that is generated by start-up business ventures and what questions to ask of business owners, in both financial and non-financial topic areas. This program will use business plans and the information contained within them to demonstrate to lenders the ways in which they can analyze start-up ventures in order to make better credit decisions.

### Covered Topics:

- Revisiting The Five C's of Credit
- Contents of a business plan
- How to test a business plan's assumptions
- Understanding and analyzing projections and other financial information for start-up businesses
- Identifying a business' breakeven point

### Who Should Attend:

Credit Analysts, Loan Officers, Loan Committee members, Business Development Officers

### Presenter:

Vincent DiCara is currently the owner of DiCara Training and Consulting LLC which he established in January of 2013. Formerly, he was the co-owner and founder of Development Finance Training and Consulting, Inc. (DFTC) which he established in 2003. Mr. DiCara has been involved in evaluating the credit needs of businesses for thirty years as a business advocate, lender, credit analyst and trainer. Since 1995, Mr. DiCara has developed and conducted a wide variety of training programs for individuals who work in the financial services industry sector. His training clients include organizations in the credit union, banking, economic development, and community development fields. Mr. DiCara's training programs have become known for their ability to foster an informal and participatory environment in which students are empowered to learn.

Mr. DiCara is a graduate of Bowdoin College in Brunswick, Maine and received a Masters Degree in Public Administration from the University of Maine. A native of Boston, Massachusetts, he has been a resident of the State of Maine for the last thirty-eight years.

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# Train Smarter and More Effectively

A web-based seminar  
Tuesday, January 8, 2019  
10:00 am - 11:30 am CT



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## Recommended for 2 CE Credits

### Program Content:

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

*Training should be more than a checkmark on an attendance list!*

Are you tired of staff complaining about ALL THE MANDATORY training they are expected to complete? Does it frustrate you when you see people skip the content of online training and rush through the test? You expect your people to learn, so we are going to put complaining on a diet at your company!

A big way to curb training-resistance is to elevate morale. "Good job" goes a long way but this webinar will also show you ways to reduce job dissatisfaction and increase productivity through effective training. You will learn how to prepare to train smarter with proven, practical and creative solutions and techniques.

During this program, you will discover how to design training that promotes learner involvement. We will tell you why you need to stop throwing as much information as you can at your trainee. You will also learn the proper use and purpose of training manuals.

We will look at how everyone at your organization plays a role in training and teach you how you should explain your learning culture and why you should make it part of your new-hire interviews and annual evaluations.

### Covered Topics:

- Solicit and keep the support of top management
- Help the supervisor understand their role in making training stick
- Conduct a needs and audience analysis to determine who, what, why, how, and when
- Why it's important to engage key partners
- Identify measurable learning objectives
- Apply adult learning principles
- Take the sting out of mandatory, online training
- Stop procrastinating and launch your design for a training program
- Establish an environment that is conducive to learning
- Set-up fun and creative content opportunities for learner engagement
- Discover and use learner-centered training methods
- Evaluate the results of your training using a proven method
- Identify key components of face-to-face training
- Best practices for conducting webinars, phone seminars and video conferencing

### Who Should Attend:

Anyone with responsibility for training others. Anyone expected to support trainers.

### Presenter:

Honey Shelton brings the best of both worlds to her speaking and training engagements. She has 30 plus years of experience as a training and quality improvement consultant for banks and banking associations across the country. Her substantial banking background includes spending three years as Executive Vice President/Chief Retail Banking Officer with a \$1 billion south Texas bank.

Nationally recognized as an outstanding speaker, over a half million bankers have participated in programs Honey has presented. Her depth of knowledge, enthusiasm, and compelling personality have left a lasting mark on InterAction Training, the firm she founded in 1983.

As a graduate of the School of Bank Marketing from the University of Colorado, she realizes the value of quality education. Honey invests time as a faculty member for banking schools around the country. She is a repeat presenter for most of the state banking associations and has accumulated an impressive client list that includes over 600 banks, credit unions, and

other organizations. Globally, she presented a program in the south of France for an international, energy-related firm.

Honey has a coaching practice specializing in helping others pursue professional excellence and is the author of numerous published articles and training manuals. Her first book, Coaching Yourself & Others will be released soon.

Honey continues her personal pursuit of excellence and has obtained certification in Reality Therapy from the William Glasser Institute as well as certification from the Training and Development Program at Texas A&M. She is an EverythingDiSC Certified Distributor and Trainer.

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# IRA Update and Review

A web-based seminar  
Wednesday, January 9, 2019  
10:00 am - 12:00 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

Well, the Congress in their usual last-minute Christmas gift in December of 2017 passed the "Tax Cuts and Jobs Act of 2017". While they have spent most of the year ironing out what this all means, most of the expected IRA changes were not included in the final legislation. But, this year is not over. The IRS Cost of Living Adjustments are released in October 2018. And, you never know what the 2018 December surprise legislation will bring us. Because of these last minute changes, the annual IRA Update and Review Webinar is a "must attend".

### Covered Topics:

Participants will get the answers to these and many more common questions.

- What are the **legislative updates for 2019**?
- Clarifying reporting of Qualified Charitable Distributions to the IRS and why they will become more prevalent over the next couple of years.
- What are the mandatory notices and reporting to be distributed to IRA accountholders in January 2019?
- What is the constant danger in confusing the "IRA direct transfers" terminology with "QP direct rollovers"?
- Why are IRA accountholders getting so many unnecessary letters and bills from the IRS?

### Who Should Attend:

IRA personnel in New Accounts, CDs, Trust, Investments and Savings Departments who are involved in the opening, selling, and administration of IRA accounts will benefit greatly from the thorough discussions of the more complicated aspects of the IRA and from the "Annual IRA Update and Review". A working knowledge of IRAs will help understand the more complicated areas of this Webinar.

*"Patrice is an awesome speaker and is very knowledgeable." - Karen W, Commercial Bank - St. Louis, MO*

### 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 IRAs and HSAs and is currently providing live training and Webinars on these products 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 these complicated topics. Patrice encourages attendees to ask questions during the Webinars.

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# Basic Business Entities & Other Commercial Borrowers

A web-based seminar  
Wednesday, January 9, 2019  
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 January 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

Key issues for business entities include who, if anyone, has personal liability for the debts of the business and what is the impact of federal, state and local taxes on the business and its owners. Essential legal principles underlying creation and operation of borrower entities are also significant for lenders concerned with creating effective and enforceable loan documents. This webinar presents a survey of requirements, characteristics, advantages, disadvantages plus creation and documentation issues for the most frequently used types of business entities.

### Covered Topics:

- Sole Proprietorships
- General Partnerships
- Limited Partnerships
- Limited Liability Partnerships
- C Corporations
- S Corporations
- Limited Liability Companies
- Series LLCs
- Real Estate Investment Trusts
- Cooperative Associations
- Professional Corporations
- Professional Associations

### Who Should Attend:

This webinar is suitable for both lenders and account managers. It provides new bankers with essential information for understanding and managing business relationships. Experienced bankers will find it a valuable refresher course.

*"Great Webinar, Very In Depth and Excellent Material." -- Royce Boyer, Teche Bank and Trust*

### 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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# Masterful Time Management

A web-based seminar  
Friday, January 11, 2019  
10:00 am - 12:00 pm CT



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### Program Content:

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

As much as we would like to say we do one thing at a time, we have to face the hard truth that business success is synonymous with multitasking. We need to think back to guide us in the present, and we must look forward to anticipate issues that might arise. The reality of any employee from entry level to chief is this: even the best-laid plans go awry at times, so we need to plan not only proactively but realistically, and we need to schedule not only reactively but creatively. So much depends on our ability to plan our time, experience time efficiently, and plan things forward when our experiences do not go according to plan. Foresight, reliability, adaptability—these are hallmarks of a time master.

### Covered Topics:

Masterful Time Management will equip you with the tools and tips to deal with the challenges of creating the best mindset in hectic environments, getting things done effectively and efficiently, and resolving time-eroding issues as they pop up. Attending this webinar will enable you to achieve the following outcomes:

- Counter bad habits contributing to time erosion.
- Use principles of excellent time management.
- Engage your time management tool regularly.
- Manage your time creatively and reactively.

### Who Should Attend:

You will want to attend this webinar if you:

- Admire time management skills of others and wonder how they became so masterful
- Seek to strike a personal balance in facing multiple deadlines
- Want to establish a strategy for planning proactively and realistically
- Expect more of yourself when interruptions and emergencies force a change in plans

### Presenter:

Philip Vassallo has designed, delivered, and supervised communication training programs for a wide range of executive, managerial, administrative and technical professionals in major multinational organizations for more than 30 years. He is the author of the books *How to Write Fast Under Pressure*, *The Art of E-Mail Writing*, and *The Art of On-the-Job Writing*. He also writes the popular blog *Words on the Line*, which offers practical tips for developing writers. Dr. Vassallo holds a B.A. in English, an M.S. in education, and a doctorate in educational theory.

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# Nailing Your Job of Head Teller

A web-based seminar  
Tuesday, January 15, 2019  
1:30 pm - 3:30 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

#### Taking the Lead and Responsibilities at the Frontline

Without a doubt, staff plays a lead role; up-front and center in any financial institution. The teller, for example, interacts with the audience most vital to your bank's reputation—your customer. Faced with handling impressive sums of cash and, most likely, making more decisions than lenders; tellers are the key to exceptional customer service. These players require an excellent director, a superior supervisor to deliver a top performance.

The job responsibilities of a head teller can vary from one bank to another. In some companies, the head teller functions full time as a "working supervisor," with little time for the actual overseeing of the team. Head tellers in progressive banks primarily coach, schedule, train, and problem-solve. Superior supervisors are accomplished in decision making, problem-solving, planning, delegation, and meeting management, as well as motivating, training, and developing staff through feedback, collaborative performance planning, and goal setting. The leadership provided by the frontline supervisor is critical to employees' success enabling them to perform productively and efficiently.

The frontline positions in your financial institution are, without question, one of the most critical jobs carried out each day. Frontline staff has the best opportunity to reflect the bank's care and concern for customer service. Therefore, they require a well-trained leader. Take the lead and take responsibility for developing a dynamic staff.

### Covered Topics:

This program is for head tellers and managers dedicated to developing a dynamic team. Opportunities to recognize ideas to boost your employees' productivity are something to always be on the lookout for. In this program, you will find many.

- Managing Time and Interruptions
- Building Rapport with Your Manager
- Using Tools that Enhance Efficiencies and Results
- Making Training Stick
- Giving and Receiving Effective Feedback
- Enhancing Your Managerial Presence
- Creating a Motivating Work Environment
- The Essentials of Effective Teaming Relationships

### Who Should Attend:

Head tellers, branch managers, teller trainers will benefit from this webinar.

### Presenter:

Janice Branch has been a senior training consultant for InterAction Training for twenty years. She is a very seasoned presenter that has all the right stuff to wow her participants about the subject matter. Prior to joining InterAction Training, Janice was the Senior Manager of Training for Consolidated Communications where she managed, designed, coordinated and presented training programs for this multi-state telecommunications company with over 1000 employees.

Whether it is teaching how to coach, manage, lead, negotiate, service, sell or train at every level in an organization or if it is consulting on problem solving and servant leadership, Janice is the "go-to" person every bank wants to hear from. Participants appreciate her "been there, done that" humor along with her expert ability to facilitate learning.

Janice has obtained a Bachelor of Business Administration with a major in Management from Alameda University and is certified by the University of Houston in Leadership and Management. In addition, Janice has obtained trainer certifications from Achieve Global and Development Dimensions, Inc.

A native Texan she enjoys many pursuits in addition to teaching and learning but none more than being a grandmother and tending to her ten acre home in Montgomery, Texas just north of Houston.

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**Smart Social Media**  
A web-based seminar  
Wednesday, January 16, 2019  
10:00 am - 12:00 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 January 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

*"One simple post can destroy years of building trust and goodwill!"*

The increased use of social media presents challenges for financial institutions. Chief among them:

- To have a social media presence that conveys the proper branding to the public.
- To have in place for employees appropriate guidelines that are legal and protect the company from potential disaster.

In this basic level class, we will review social media channels and trends, give specific suggestions for updating and content, and touch on how to set internal guidelines for staff. We'll also review how to handle negative press and information. This class is designed for institutions with little or no social media experience.

**Covered Topics:**

- Social Media Streams
- Choosing the Best Streams
- Update Suggestions
- Internal Guidelines
- What To Do When Things Go Wrong

*Please note that while legal issues are addressed in passing, your local laws take precedence.*

**Who Should Attend:**

HR and PR staff, as well as managers of all levels at financial institutions that are newer to Social Media.

**Presenter:**

The webinar leader is J.T. Turner, who has over 30 years of experience in the lending industry. He has worked as a trainer for the past 24 years, in areas of lending, underwriting, origination, quality control, and personal growth. He is a seminar leader for the Center for Financial Training, a member of the Franklin Speakers Bureau, and past member of the National Speakers Association. J.T. is also a professional actor, with credits in film, TV, radio and on the stage.

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# Compliance Rules for Commercial Loans Secured by Real Estate

A web-based seminar  
Thursday, January 17, 2019  
10:00 am - 12:00 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 February 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

Which regulations apply to commercial loans that are secured by real estate? Are there any exceptions when the real estate is taken as "an abundance of caution"? Do the commercial lenders and support staff at your bank understand the data collection required for HMDA reportable applications? Is a written application required for a business purpose loan? Join this fast-paced webinar to understand the application process with step by step instructions and actual examples that explain the requirements of applicable regulations in terms that are easy to understand. New HMDA rules became effective on January 1, 2018. If your financial institution is required to report under the new rules, are you in compliance for covered business purpose applications?

### Covered Topics:

- What factors determine if the application is for business purpose or consumer purpose?
- What are the compliance requirements when real estate is taken as collateral?
- Review of the required disclosure for the "Right to Receive a Copy of Appraisal." Who gets the notice and what are the timing rules? This DOES apply to 1st lien loans of 1-4 units, regardless of purpose; there is no "business-purpose" exception.
- What are some common compliance violations in the commercial loan area when real estate has been taken as collateral?
- Review of the HMDA requirements and review of the changes to business purpose loans for the extensive HMDA rules that became effective January 1, 2018.
- Coverage issues – Which COMMERCIAL applications are covered loans that require data to be collected at the time of application? What types of dwellings are included? Best practices for documenting that applications for agricultural purpose are EXEMPT for HMDA reporting in 2018. However, other compliance requirements still apply for real estate secured agricultural loans!
- What data will be reported? What data will be excluded for business applications? Business purpose loans have many fields that are "not applicable".
- Suggestions for potential problems with collecting, reporting, and validating the data fields for "applicant" and applications in these required fields and understanding when they may NOT be reported:
  - Age for applicants who are "natural persons", for example a sole proprietor
  - Income – when is reporting required?
  - Reasons for denial – potential problem area for commercial applications
  - Application date
  - Ethnicity, race and sex
    - Disaggregation of ethnicity and race
- Flood insurance violations can be costly. What are some of the unique challenges with commercial buildings and collateral?
- There are four "trip wire" events for flood insurance. Learn about the revised rules for "detached structures on <strong>residential property", this can include business purpose loans.
- BONUS TOOLS
- Matrix of 28 loan types; required disclosures for both consumer and commercial loans with explanations about real estate secured loans.
- Checklists that outline which compliance regulations apply to commercial credit and the exemptions for certain rules.
- HMDA flowchart and tips for 2018 reporting activity
- Flood insurance resources

### Who Should Attend:

This informative session is designed for Commercial Lenders, loan assistants and processors, loan operations staff, compliance officers, and auditors.

### Presenter:

Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training.

Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and "translates" complex regulations into simple concepts by using humor and real life examples.

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# CRE Appraisals: Appraisal Components, Approaches to Value and Cap Rates

A web-based seminar  
Tuesday, January 22, 2019  
1:30 pm - 3:30 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

Fundamental principles and features and CRE appraisals are covered.

### Covered Topics:

- Types of appraisals by format
- What to look for within the assumptions and limiting conditions
- Property ownership interests clarified (fee simple, leased fee, etc.)
- Highest and best use of the property
- Approaches to value
  - Cost approach and information useful in the underwriting and loan structuring process
  - Income approach options of discounted cash flow (DCF) and direct capitalization, with the steps to building net operating income (NOI) and the cap rate used in direct capitalization
  - Comparables and the key issue to consider when selecting and evaluating comps
  - Reconciliation of value

### Who Should Attend:

CRE lenders, commercial lenders, credit analysts, portfolio managers, community bankers, mortgage lenders, private bankers, small business lenders, loan review specialists, special assets officers, lending managers, credit officers and CRE support personnel.

### 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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# Health Savings Accounts

A web-based seminar  
Wednesday, January 23, 2019  
10:00 am - 12:00 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

Happy 15th Birthday to Health Savings Accounts!! Why is it after all these years, the same mistakes are being made over and over again? While we were patient during the learning curve as a new product, enough is enough!!! The HSA owners must take responsibility for their role in using these accounts correctly.

Whether you are now offering HSAs or are thinking about offering HSAs, this 2 hour extremely informative webinar will give you the information you need to make sure you are setting the accounts up correctly and performing the proper maintenance and reporting.

### Covered Topics:

- What are the 5 mandatory requirements for HSA eligibility?
- What are the NEW contribution limits for 2018/2019?
- What responsibilities does the financial institution have to monitor qualified medical expense withdrawals?
- What kind of account should the HSA money be invested in?
- How do we handle excess contributions and re-deposit medical expense reimbursements?
- What are the IRS reporting requirements for HSA contributions and distributions?
- What are the 4 major "trouble spots" for HSA accounts and the recommendations to solve the problems?

### Who Should Attend:

New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Accountholder Service Representatives, Investment and Trust Personnel who are involved in the opening, selling, marketing, or administration of HSAs. Any officer/manager who "oversees" the New Account department and may be responsible for answering HSA accountholders questions or concerns but does not actually open HSA accounts.

### 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 IRAs and HSAs and is currently providing live training and Webinars on these products 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 these complicated topics. Patrice encourages attendees to ask questions during the Webinars.

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# Basics of Real Estate Loan Documentation

A web-based seminar  
Wednesday, January 23, 2019  
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 June 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

This webinar provides a comprehensive overview of essential real estate loan documentation requirements, regulatory compliance issues, sound loan administration issues and best practices.

All necessary preclosing and closing real estate loan documents and requirements will be discussed with a focus on their purpose, use, timing and legal aspects. Key points of concern from both a legal and credit viewpoint will be discussed.

### Covered Topics:

- Real estate lien notes
- Letters of Intent, Commitment Letters and Loan Agreements
- Mortgages and Deeds of Trust
- Real property legal descriptions
- Purchase and sale agreements
- Appraisal requirements and regulatory guidelines
- Evaluations
- Surveys, title commitments and title insurance
- Property and casualty insurance
- Deed restrictions and zoning
- Environmental risk assessments
- Flood insurance regulations
- Basic construction lending documentation
- Essential loan administration
- Closing documentation
- Essential loan administration issues, loan agreements and construction lending monitoring requirements
- Key real estate bankruptcy concepts

### Who Should Attend:

Loan officers, loan assistants, loan operations personnel, loan review personnel, compliance and audit personnel or any banker wishing to enhance his/her knowledge and understanding of the "hows" and "whys" of real estate lending.

### 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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# Accounting Essentials for Banks

A web-based seminar  
Monday, January 28, 2019  
1:30 pm - 3:30 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

This webinar is designed to provide basic knowledge of how a Bank records its financial transactions and compiles and communicates the information in its financial statements. It will begin with identifying the uses and decision-makers of Bank accounting information, introduce generally accepted accounting principles and the accounting equation, then discuss how fundamental financial transactions are recorded, summarized and presented on its financial statements. This program will provide specific examples and hands-on exercises for attendees. We will wrap up with a discussion of how to read and understand the information presented on a Bank's financial statements.

### Covered Topics:

- Accounting Information System
  - Defining Accounting and Role of Accounting in Decision Making
  - Decision Makers: The Users of Accounting Information
  - Accounting Equation
  - Generally Accepted Accounting Principles
  - Introduction of Financial Statements: Balance Sheet, Income Statement, Statement of Cash Flows
- Recording Financial Transactions
  - Measurement Issues
  - Double-Entry System
  - Recording and Posting Transactions
  - The Trial Balance
- Measuring Financial Income
  - Accrual Accounting
  - Adjustment and Close Process
- The Basics of Financial Statements
  - Reading and Understanding the Financial Statements
  - Basic Techniques to Analyzing the Financial Statements

### Who Should Attend:

Individuals seeking to learn the basics of bank financial accounting and reporting, including deposit operations personnel, loan officers, credit analysts, administrative assistants and all other personnel involved in using, reviewing and/or interpreting financial information. It is also excellent preparation for bankers planning to attend a formal banking school.

### Presenter:

Eileen Iles, CPA, CGMA, CIA, CFSA, CCSA, CRMA, is a Partner in Crowe Horwath LLC's Risk Management Financial Institution Group. Eileen has over 25 years of experience serving financial institutions. She has spent the most recent 17 years with Crowe Horwath consulting with clients ranging from community banks to multi-billion dollar institutions throughout the United States. Eileen also served as an Accounting adjunct faculty member at the University of New Mexico for five years. Currently, she develops and instructs banking courses for Crowe and various banking associations.

**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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# When to Coach? When to Supervise?

A web-based seminar  
Tuesday, January 29, 2019  
10:00 am - 11:30 am CT



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## Recommended for 2 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.

Most of us have had a supervisor our whole life. We go from parents to teachers to bosses. Even the top of the food chain in many companies will be reporting to a board of directors. On the job, everybody has somebody they are accountable to, but they may or may not have somebody they consider to be a coach. Likewise, all supervisors have people they are accountable for but may not have been taught how to fill the shoes of a coach with their direct reports. To lead effectively, you need to know when to wear which hat.

This webinar will encourage you to be prepared to be effective both as a coach and as a supervisor. How are they different? How are they alike?

A supervisor is an agenda-setter that operates in a telling mode and conveys expectations. A supervisor has the power at their disposal that can influence the direct report's pay, promotion, and performance evaluation. A coach avoids the telling mode and encourages the coachee to clarify what success means to them. An effective coach will orchestrate questions that foster self-discovery, personal accountability, and self-evaluation.

### Covered Topics:

- How do you close the gap between what you want from your team and what you are getting?
- What's a supervisor's job?
- What's a coach's job?
- When do you direct, when do you delegate, and when do you develop?
- How do you teach others to be resourceful?
- Are you the problem-solver or teaching how to problem-solve?

### Who Should Attend:

Anyone who leads, supervises, or trains others.

### Presenter:

Honey Shelton brings the best of both worlds to her speaking and training engagements. She has 30 plus years of experience as a training and quality improvement consultant for banks and banking associations across the country. Her substantial banking background includes spending three years as Executive Vice President/Chief Retail Banking Officer with a \$1 billion south Texas bank.

Nationally recognized as an outstanding speaker, over a half million bankers have participated in programs Honey has presented. Her depth of knowledge, enthusiasm, and compelling personality have left a lasting mark on InterAction Training, the firm she founded in 1983.

As a graduate of the School of Bank Marketing from the University of Colorado, she realizes the value of quality education. Honey invests time as a faculty member for banking schools around the country. She is a repeat presenter for most of the state banking associations and has accumulated an impressive client list that includes over 600 banks, credit unions, and other organizations. Globally, she presented a program in the south of France for an international, energy-related firm.

Honey has a coaching practice specializing in helping others pursue professional excellence and is the author of numerous published

articles and training manuals. Her first book, Coaching Yourself & Others will be released soon.

Honey continues her personal pursuit of excellence and has obtained certification in Reality Therapy from the William Glasser Institute as well as certification from the Training and Development Program at Texas A&M. She is an EverythingDiSC Certified Distributor and Trainer.

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# Strategic Planning for Financial Institutions - It's All About Your Strategy!

A web-based seminar  
Tuesday, January 29, 2019  
1:30 pm - 3:00 pm CT

Recommended for 2 CE Credits

## Program Content:

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

Your bank is unique so your Strategic Plan should be unique as well. Too often, bank executives and directors will construct a strategic plan from old plans, strategies found online or just brainstorming based on emotion or intuition. Financial services, however, has become a much faster-paced industry than it was 15 or 20 years ago and is impacted by many more forces, challenges, competitors and opportunities than ever before. These drivers highlight the need for every bank or credit union to have a living, breathing strategic plan to thrive and grow.

## Covered Topics:

This important and timely banking webinar will address:

- The importance of a clearly defined strategic plan structure
- Key components common to successful strategies
- The role of Enterprise Risk mitigation and management in a bank's strategic plan
- Establishing 'best practices' with Board Governance
- Developing, implementing and managing the strategic planning process in your bank or credit union

Whether your institution lacks a cohesive strategy, or just wants to review existing plan(s), this webinar will address questions including:

- What is your vision for the future of your bank?
- Do your employees know your vision, and can they articulate it?
- Does the culture and brand of your bank (everything from your electronic signature on your emails to the look of your bank lobby) reflect the vision of where you want to take your bank?
- Do you know your risks—the risks that are unique to your bank?
- Do you have the right people, and are they in the right places to fulfill the vision of your bank?

You will walk away with tools and ideas to:

- Integrate your Enterprise Risk Management Program into your Strategic Plan
- Integrate your Talent Management Program into your Strategic Plan, and
- Ensure your Strategic Plan doesn't sit on the shelf and gets implemented.

## Who Should Attend:

Any professionals in the Leadership Team, Executives, Directors and Supervisors with planning responsibilities, Chief Risk Officers, and Board of Directors involved in Strategic Planning process.

## Presenter:

Marci Malzahn is the president and founder of Malzahn Strategic, a community bank consultancy focused on strategic planning, enterprise risk management, and talent management. Marci has 23 years of banking experience, the last ten as the EVP/CFO/COO of a community bank she helped start where she oversaw all the bank operations areas, including finance, IT, compliance, internal audit, deposit/loan operations, office management, risk management, and HR. In her last year as EVP/COO/CRO, Marci created and focused on the bank's risk management program. She was also the corporate secretary of both the holding company and the bank.

Before starting the bank in 2005, Marci took a detour from banking for five years and worked for a \$34 million revenue non-profit organization where she led IT, HR and Finance. Marci's extensive experience in



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banking infrastructure and her passion to help other banks succeed led her to found Malzahn Strategic in 2014.

Marci is the recipient of a number of professional awards, is a published author of three books, and an international bilingual public speaker, speaking frequently at banking conferences and associations. Marci holds a B.A. in business management from Bethel University and is a graduate of the Graduate School of Banking in Madison, Wisconsin.

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# Reviewing Residential Appraisals for Mortgage Decisions

A web-based seminar  
Wednesday, January 30, 2019  
10:00 am - 12:00 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 October 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

Proper valuation of collateral is critical. Yet most people reviewing appraisals have never been properly trained in how to review this critical information.

### Covered Topics:

- Valuation methods
- Review of the Single Family Form
- Review of the Multi Family Form
- Key information
- Red flags

### Who Should Attend:

Underwriters, processors, managers, quality control personnel or anyone who deals with appraisals

### Presenter:

The webinar leader is J.T. Turner, who has over 30 years of experience in the lending industry. He has worked as a trainer for the past 24 years, in areas of lending, underwriting, origination, quality control, and personal growth. He is a seminar leader for the Center for Financial Training, a member of the Franklin Speakers Bureau, and past member of the National Speakers Association. J.T. is also a professional actor, with credits in film, TV, radio and on the stage.

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# Advertising Compliance

A web-based seminar  
Wednesday, January 30, 2019  
1:30 pm - 3:30 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

Advertising is a unique situation for most banks. Marketing personnel aren't always experts with the technical advertising requirements established within the various regulations. And, those responsible for regulatory compliance aren't often included the process until after an advertisement has been published.

This webinar will focus on the advertising requirements outlined in the regulations noted below. It will also address how advertisements can cross the line between "luring" someone and not deceiving them (UDAAP). Learn what you can say, what you can't say, when to say it, etc. Several examples of real world advertising errors will also be included.

The webinar will also focus on recognizing the key compliance production elements and compliance controls with respect to an advertisement from creation to publication. The webinar will help keep the rules straight and will provide useful checklists and other compliance tools to make your job easier, whether you're a compliance professional, an auditor, or a marketing department ad designer.

### Covered Topics:

- FDIC signage and advertising rules
- The Fair Housing Act
- Deposit Insurance
- Truth in Lending
- Truth in Savings
- Sample Rate Sheet
- Non-Deposit Investments
- Lobby Disclosures
- Web Sites
- UDAAP

\*\*Lotteries and sweepstakes will not be covered.

### Who Should Attend:

This webinar is for anyone responsible for either producing or reviewing advertisements for compliance.

*Note: For this webinar, all questions submitted before or during the webinar will be answered during the live webinar, even if the time required exceeds two hours. If you register for any of our options (Live, OnDemand, CD) and would like to pre-submit questions before the live webinar date, please email those to [info@ttstrain.com](mailto:info@ttstrain.com). When planning for the webinar, please allow extra time at the end if you wish to hear the Q&A. We regret that questions cannot be answered after the live webinar.*

### Presenter:

David Dickinson's banking career began as a field examiner for the FDIC in 1990. He later became a Loan Officer for a 110-million dollar bank. In 1993, he established Banker's Compliance Consulting. Along with his amazingly talented Team, he has written numerous compliance articles for prestigious banking publications and has developed compliance seminars that Banker's Compliance Consulting produces.

He is an expert in compliance regulations. He is also a motivational speaker and innovative educator. His quick wit and sense of humor transforms the usually tiring topic of compliance into an enjoyable educational experience. David is on the faculty of the Center for Financial Training, the American Bankers Association National Compliance Schools and is a frequent speaker at the ABA's

Regulatory Compliance Conference. David is also a trainer for hundreds of webinars and is a Certified Regulatory Compliance Manager (CRCM). The American Bankers Association honored David with their Distinguished Service Award in 2016.

David and his wife Karen have 3 adult children (none of whom live at home!) & 3 cats (which Dave is allergic to). They live on a lake in Nebraska and when possible, Dave can be found fishing or in the water. David plays the guitar & piano and enjoys singing with Karen. Together they lead worship at their church.

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# Dealing with Subpoenas, Summonses, Garnishments, Tax Levies, Etc.

A web-based seminar  
Thursday, January 31, 2019  
10:00 am - 12:00 pm CT



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## Recommended for 2.5 CE Credits

### Program Content:

On a daily basis, a financial institution is faced with having to comply with a multitude of legal documents that are served on it. These documents can order your financial institution to produce confidential customer information, hold depositor funds, and can even order it to seize property in its possession belonging to the customer.

If you find these documents confusing and intimidating, attend this multi-state seminar to learn the best practices of how to deal effectively with these documents and the parties who serve them upon you.

### Covered Topics:

- Legal differences among subpoenas, summonses, levies, garnishments, writs of attachments and warrants.
- What your financial institution should know about the Right to Financial Privacy Act, the Financial Privacy Act, and similar laws and regulations.
- Verifying customer information when complying with subpoenas, garnishments and levies.
- Helpful resources to assist your financial institution when complying with these orders.
- Whether IRS tax levies will attach to special accounts, like individual retirement accounts, health savings accounts and escrow accounts.
- An overview of procedures for answering garnishments of federal benefit payments.

### Who Should Attend:

This session is a cost-effective way to learn the ins and outs of complying with the subpoenas, summonses, levies and garnishments that are served on your financial institution.

*"First time participating in TTS webinar. Valuable information and presenter was wonderful speaker. Being able to get answers to questions while on the call was valuable. Handouts particularly useful as well." -- Karen Terry, Enterprise Bank*

*"This is one of the more informative webinars I have attended. There is a lot of information I learned that will help our bank demonstrate and confirm compliance with Subpoenas, Levy's and Garnishments." -- Michelle Chevront, Compliance Officer, Catlin Bank*

### 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.

Currently, she serves as an adjunct instructor at Washburn University School of Law. She has previously been an adjunct instructor at the

University of Kansas School of Law, and is a frequent presenter for banking schools and financial associations.

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