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# Letters of Credit

A web-based seminar

Friday, March 1, 2019

10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

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

This webinar provides an essential understanding of letters of credit, including letter of credit terminology, structure and function. Whether your bank issues letters of credit, accepts letters of credit or takes liens on letter of credit rights, this program is for you.

Both commercial letters of credit and standby letters of credit will be discussed, their content, conditions precedent to payment and the mechanics of their actual presentment for payment. Bankruptcy issues and common problems will also be reviewed.

### Covered Topics:

- Letter of credit terminology
- Function of a letter of credit
- Structure of a letter of credit transaction
- Commercial letters of credit vs. standby letters of credit
- Contents of a letter of credit
- Conditions precedent to payment
- Presentment for payment
- Article 5 of the UCC
- The Uniform Customs and Practices (UCP) for documentary credits
- Assignment and transfer of letters of credit
- Letter of credit rights and liens on letter of credit rights
- Letters of credit vs. guarantees
- Letter of credit facilities in loan agreements
- Letters of credit in bankruptcy
- Letters of credit issued by banks which later fail
- Common letter of credit problems

### Who Should Attend:

Loan officers, operations officers, credit administration personnel and others involved in the letter of credit function

### 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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# ACH Origination and Same Day Entries

A web-based seminar  
Tuesday, March 5, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

*What are your responsibilities and warranties?*

One of the important factors about ACH Origination is that any sized financial institution can offer the product. But it is a product and you have to know what you are offering, how it works, who you're offering it to and how to manage your risk. Same Day ACH is another origination product within ACH that you can offer.

The ACH Rules were written so that the Originating Depository Financial Institution (ODFI) carries the origination responsibilities and warranties. As the ODFI, you pass those onto your Originators through a contract. You are still, however, ultimately responsible and you must know the warranties.

In this session, we are going to review the general origination warranties and then review the most used Standard Entry Class (SEC) Codes. We'll look at the authorization requirements, format and specific warranties for those SEC Codes. We will also discuss the new Same Day ACH and how your origination business may change with this option.

Join us and learn how to decipher the SEC codes, how the products work and what your warranties are.

### Covered Topics:

- ACH Rule warranties for origination
- ACH authorizations by SEC Code
- The impact of Same Day ACH
- Specific warranties for each SEC Code
- ACH Formats by SEC Code

### Who Should Attend:

This course is designed for compliance personnel, auditors, operations personnel, senior management and all others interested in gaining knowledge on ACH Origination and SEC codes.

### Presenter:

Mary Kate Cole, AAP, CAE, principal of MK Cole Consulting, has nearly two decades of bank operations experience. Kate is an experienced ACH Auditor as well as speaker on payments related topics. She was VP of the Upper Midwest ACH Association for over 15 years. At that time, she was responsible for member education, ACH Audits and problem solving as well as ACH Development projects. Kate has been active in several National ACH Association Rules Work Groups over her career. She is a popular speaker at both local and national conferences on electronic payments related topics.

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# Cash Management: How Sales, Operations, and Technology Can Work Together to Generate More Fee Income

**A web-based seminar  
Tuesday, March 5, 2019  
1:30 pm - 3:30 pm CT**

**Recommended for 2.5 CE Credits**

## Program Content:

During this two hour webinar, you will gain a more in-depth knowledge of Cash Management (aka Treasury Management) products and services. You will learn about all the Cash Management products and services available in the marketplace, identify the products and services your community bank currently offers, what you're missing, and come up with strategies to implement and offer the right products and services for your bank. You will also learn the "behind the scenes" on the most important products and how they interact with technology.

After attending this webinar, you will walk away with a deeper knowledge of Cash Management, gain ideas from the other participants on how to implement the products and services your clients expect you to offer, conduct a risk assessment on any new products, and bring back ideas to your bank on how to market Cash Management products and services to your business clients. In addition, your team will also work better together knowing how critical each area is to the success of the implementation and sale of these products and services.

## Webinar Overview:

- Part I – Cash Management Knowledge
- Part II – Marketing & Sales Process
- Part III – Product Implementation
- Part IV – The Future of Cash Management

## Covered Topics:

- What is Treasury Management (aka Cash Management)?
- The Evolution of Cash Management/History/Background
- Review of the Account Analysis and what it's used for
- Overview of all Cash Management products in the market
- How to determine which products you need to offer to your business customers
- Determine who your in-house experts should be and provide the appropriate training
- How Cash Management is integrated with the Bank's Technology, Operations and Sales teams
- Identifying new bank fee opportunities
- Ideas on how to market and brand your Cash Management products
- Process to implement Cash Management products
- The future of Cash Management (including Blockchain and Bitcoin)

## Who Should Attend:

Cash Management operations and sales personnel, Deposit sales team, Business bankers/lenders, Technology personnel (IT network support and core system support staff), Presidents, COOs who want to learn more about Cash Management.

## 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 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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# Quarterly Compliance Briefing: 4-Part Series (2019)

A web-based seminar  
Wednesday, March 6, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Keeping up with changes and deadlines in the compliance area gets more complex every year. Now, we can assist you with that task. This series includes quarterly (4), two-hour webinars focused on the most recent changes to the compliance landscape.

Carl Pry, a well known and highly respected compliance expert and recipient of the 2015 ABA Distinguished Service Award will be presenting a quarterly update that will address new items to be aware of, deadlines and what's on the horizon. In a simple language webinar format that you can view from your office, Carl will make sure you have the information you need to keep your financial institution in compliance.

Attendees love the handouts that Carl provides each quarter including a calendar and timeline of future expected regulatory updates.

### Covered Topics:

- Quarterly Compliance Briefing: Spring 2019 - Wednesday, March 6th, 2019
- Quarterly Compliance Briefing: Summer 2019 - Thursday, June 13th, 2019
- Quarterly Compliance Briefing: Fall 2019 - Tuesday, September 24th, 2019
- Quarterly Compliance Briefing: Winter 2019 - Tuesday, December 10th, 2019

### Who Should Attend:

Anyone in the institution having compliance responsibilities - when you think about this, it could be just about anyone in the institution. This may include members of senior management, operations personnel, lending personnel, underwriters, customer service representatives, back-room personnel, and of course compliance officers, auditors, and attorneys, and anyone else in the institution that might benefit from this valuable information.

"Carl is a wealth of knowledge in all things compliance and I would not have passed my CRCM exam if it wasn't for listening to many of his webinars along the way." -Don Savino, SVP Risk Management, Pacific Western Bank

### Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Managing Director for Treliant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at scores of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

**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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# Quarterly Compliance Briefing: Spring 2019

A web-based seminar  
Wednesday, March 6, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Keeping up with changes and deadlines in the compliance area gets more complex every year. Now, we can assist you with that task.

Carl Pry, a well known and highly respected compliance expert and recipient of the 2015 ABA Distinguished Service Award will be presenting a quarterly update that will address new items to be aware of, deadlines and what's on the horizon. In a simple language webinar format that you can view from your office, Carl will make sure you have the information you need to keep your financial institution in compliance.

Attendees love the handouts that Carl provides each quarter including a calendar and timeline of future expected regulatory updates.

### Covered Topics:

- Topics coming soon.

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

### Who Should Attend:

Anyone in the institution having compliance responsibilities - when you think about this, it could be just about anyone in the institution. This may include members of senior management, operations personnel, lending personnel, underwriters, customer service representatives, back-room personnel, and of course compliance officers, auditors, and attorneys, and anyone else in the institution that might benefit from this valuable information.

"Carl is a wealth of knowledge in all things compliance and I would not have passed my CRCM exam if it wasn't for listening to many of his webinars along the way." -Don Savino, SVP Risk Management, Pacific Western Bank

### Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Managing Director for Trelant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at scores of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

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# Commercial Construction Lending

A web-based seminar  
Wednesday, March 6, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Construction loans for commercial real estate (CRE) remain a major part of commercial bank lending. Many community banks attempt to use versions of their residential formats and policies to administer commercial construction loans; however, this generally does not adequately control the situation due to several important differences between residential and commercial projects.

This program provides an overview of the key steps involved in effectively administering commercial construction loans.

### Covered Topics:

- What is construction risk and how is it mitigated?
- Differences between residential and commercial construction loans
- What is High Volatility CRE (HVCRE)?
- Issues with contractor qualifications, construction contracts and budgets
- Seven items that determine how you handle a specific loan
  - The overall degree of risk and key issues driving risk
  - The type of project (full construction vs. renovation, etc.)
  - The loan approval and related conditions or contingencies
  - The term sheet or commitment letter written to the customer
  - Your bank's policies and procedures
  - The construction loan agreement
  - The events and issues that arise, including results of inspections
- Other key documentation
  - Title insurance
  - Survey
  - Bonding
- Funding and draw controls
  - Inspections
  - Lien waivers and lien updates
  - Disbursement methods
  - Monitoring usage of budget contingency
  - Line item transfers
- Completion of the project and (if applicable) stabilization

### Who Should Attend:

Commercial lenders, credit analysts and support staff that deal directly with commercial construction loans; mortgage bankers, private bankers, small business lenders, loan review specialists, special assets officers, lending managers and credit officers indirectly involved in the construction lending process

### 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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# Using Personal Tax Returns for Global Cashflow: What's Cashflow and What Isn't

A web-based seminar  
Thursday, March 7, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Understanding and quantifying global cash flow is becoming more of a necessity for financial institutions that lend money to businesses. Understanding and analyzing information in personal income tax returns is an important aspect of recognizing the financial condition of loan guarantors. To accurately calculate global cash flow, a lender needs to know how to take information in personal tax returns and apply it correctly.

Lenders will learn how to interpret information in personal tax returns to determine the ability of customers who guarantee loans to add strength to loan requests. We'll work with individual federal tax return forms and schedules to help identify the places in tax returns that address cash flow, as well as those places that don't.

Learn what forms and schedules in personal tax returns you should pay attention to and what you should ignore.

### Covered Topics:

- Understanding those sections of the tax return that are important for determining a borrower's ability to generate cash flow
- Identifying cash inflows and outflows from tax returns
- The relevance of information in various tax schedules
- The difference between cash flow and taxable income
- Understanding how personal cash flow is generated from owning small businesses, sole proprietorships, partnerships, corporations and limited liability companies

### Who Should Attend:

Credit Analysts, Loan Officers, Branch Managers, Loan Committee members

I've attended many of Vin's seminars over my last 20 years in lending and always find him to provide new perspective on an old way of looking at credit. Any opportunity I get to sign-up, I will. -- Tina V, First Dakota National Bank

### 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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# Consumer Real Estate Loans

A web-based seminar

Thursday, March 7, 2019

1:30 pm - 3:30 pm CT



## 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.

### Step-by-Step Guidance

Overwhelmed by the 2014 CFPB changes and the subsequent TRID requirements, many lenders grew to dread consumer real-estate loans. Some lenders stopped offering these loans altogether. In this webinar, Anne will guide terrified lenders and processors through a simple real-estate loan and explain the current compliance rules. This webinar will help you tame those scary real-estate-loan problems and will be particularly helpful to bankers wanting to offer consumer real-estate loans for the first time in several years. The booklet is clear and easy to use...consider it a companion to the popular Best-Ever Consumer Checklists.

### Covered Topics:

- Truth in Lending
  - Ability to repay and qualified mortgages
  - Right of rescission
  - High-cost mortgages
  - HPMLs
  - ARMs
- TRID requirements
- RESPA
- HMDA (including the 2018 applicability rules)
- Reg B
  - Copies of appraisals
  - Intent to apply for joint credit
  - Monitoring requirements
- 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

### 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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# Business Plans That Get Results

A web-based seminar  
Friday, March 8, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Business executives, startup entrepreneurs, and MBA students alike seek a reliable formula for a business plan whether they are writing:

- an annual business plan forecasting short-term company objectives
- a feasibility business plan concluding on whether to pursue a course of action
- a financial business plan addressing fiscal and legal obligations to shareholders
- a growth business plan analyzing the company's expansion strategy
- an operations business plan detailing new production lines
- a startup business plan requesting funding from investors to support business goals
- a strategic business plan setting the mission, vision, and objectives of the company

Business Plans That Get Results guides you through the process of composing a business plan for audiences either internal or external to your company. After identifying various types and purposes of business plans, the speaker moves you through two business plans, one written from a business unit to upper management and the other from the company to an external funding source. He covers language issues in the first draft and during revision to heighten the impact through top-down paragraphing and strong transitions.

### Covered Topics:

- Identify the similarities and differences of internal and external business plans
- Relate the SWOT and 5C Analyses to a business plan
- Determine the 5W/H (who, what, when, where, why, and how) of a situation analysis
- Work the which of the options that many planners fail to consider
- Draft the language that blends all elements of the situation analysis
- Organize the sections of diverse business plans
- Focus paragraphs with emphatic openings and clear transitions

### Who Should Attend:

This webinar provides valuable assistance to managers and development teams that must write annual business plans, feasibility business reports, financial business plans, growth business plans, operations business plans, startup business plans, or strategic business plans.

### Presenter:

Philip Vassallo, Ed.D., has designed, delivered, and supervised communication training programs for more than 25,000 executive, managerial, supervisory, administrative, and technical professionals internationally over the past three decades. 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 has edited major reports for Fortune 500 companies, the US government, and the City of New York. He also writes the popular blog *Words on the Line*, which offers practical tips for developing writers. Dr. Vassallo has taught internationally, recently as a faculty member of the Beijing International MBA program.

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# Advanced Tax Return Analysis

A web-based seminar  
Monday, March 11, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Learn about several advanced tax return concepts and related analyses to help you work more effectively with your bank's business customers.

We will begin with a brief review of analyzing a business owner's personal "1040" tax return, as well as the return of an LLC, S corporation, and C corporation - including Schedules M-1 and M-2, Schedule K-1, pass-through transactions, and other deductions.

Then we will cover more "advanced" tax topics - listed below - related to business clients. Each topic will be presented from the perspective of more effectively working with your bank's business customers.

### Covered Topics:

- Corporate Tax Issues including Business Structure, Section 179 Depreciation, and Bonus Depreciation
- Investments including Capital Gain/Loss Issues and Passive Activities
- Real Estate Issues including Rentals and Home Offices
- Employer Provided Benefits including "Qualified Retirement Plans" and Health Savings Accounts (HSAs)
- Retirement Planning Strategies including "Defined Benefit" Plans and Captive Insurance
- Estate Planning Issues including Gift Taxes
- Year-End Tax Strategies
- Recent Changes to the Tax Code that impact Business Owners

### Who Should Attend:

Commercial lenders, credit analysts, loan documentation specialists, 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 19 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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# Basic Underwriting

A web-based seminar

Tuesday, March 12, 2019

1:30 pm - 3:30 pm CT



## 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.

Our recent lending history has emphasized how important a role an underwriter plays in loan decisions. This class will give an excellent overview of the components of risk an underwriter considers in reviewing a loan.

### Covered Topics:

- The Secondary Market
- The Application
- Income Calculations and Documents
- Employment
- Debt Structure
- Credit Review
- Ratios
- Compensating Factors

### Who Should Attend:

This webinar is a very basic understanding of underwriting designed for processors, underwriters, loan officers, and anyone involved in the mortgage loan process.

### 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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# RESPA – Those Pesky Section 8 Violations

A web-based seminar  
Wednesday, March 13, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

#### What?

Section 8 of the Real Estate Settlement Procedures Act (RESPA) prohibits unearned fees and kickbacks. Prior to July 2011, the Department of Housing and Urban Development (HUD) had primary responsibility for enforcement of RESPA. HUD was a very active enforcer of Section 8 violations.

The Consumer Financial Protection Bureau (CFPB) assumed control of RESPA, including Section 8, in July 2011. Until recently, CFPB had not been active in Section 8 enforcement. Starting in 2013, however, the CFPB shifted gears, and has become a very active but unpredictable enforcer. In recent years, nearly 35% of all reported CFPB mortgage-related enforcement actions were focused on Section 8, and the total penalties imposed has reached huge totals.

The enforcement actions under the CFPB, while fewer in number over the years, have been jaw dropping in dollar amounts. The settlements of these actions range from a few thousand dollars to many millions of dollars. Failure to comply with Section 8 can lead to jail terms, in addition to the penalties.

The CFPB has provided minimal guidance on Section 8, and that guidance is less than enlightening. Most of the CFPB guidance has been in the form of consent decrees. CFPB consent decrees typically include significant penalties, well past \$20 million in one case. The approach, high-dollar enforcement activities, personal liability for management, and a lack of regulatory guidance, has created an atmosphere of intimidation and fear in the industry.

#### Why?

Every financial institution has violations of Section 8. How serious are your violations? You need to be aware of your violations and take steps to eliminate them.

This program reviews the RESPA/Regulation X rules that prohibit unearned fees and kickbacks and many of the recent consent decrees brokered by the CFPB. Participants receive a detailed manual that serves as a handbook long after the program is completed.

### Covered Topics:

- What transactions are covered by RESPA's prohibition against unearned fees and kickbacks;
- What actions are prohibited;
- What constitutes a referral fee, or an unearned fee or kickback;
- What compensation is permissible;
- What constitutes an affiliated business arrangement and the rules that apply to such arrangements;
- How to properly handle broker arrangements; and
- Recent CFPB consent decrees related to Section 8, including a case where the CFPB didn't come out the winner in the end.

### Who Should Attend:

The program is designed for loan officers, compliance officers, loan processors and clerks, auditors, and anyone else with responsibilities related to federally related mortgage loans.

### 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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# E-Sign for Lending and Critical E-Sign Implementation Issues

A web-based seminar  
Wednesday, March 13, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

The world of electronic banking continues to evolve and bankers want to keep pace with technology and customer preferences. Recent surveys indicate that 51% of adults in the U.S. bank online and 32% bank with mobile phones. Customers expect more digital access at a time that cybersecurity has become a significant threat. The recent "breach" of 143 million consumer credit reports last year has brought additional scrutiny to compliance with both cybersecurity and consumer protection regulations. What steps must be followed to be in compliance with E-Sign? What NEW steps should be taken to verify the customer's identity in view of an increased risk of identity theft?

### Covered Topics:

- What are the rules? Learn about Federal regulations for E-Sign
- Which lending regulations are related to E-Sign and have specific provisions for compliance?
- Can you provide appraisal copies electronically?
- How do you comply with the "delivery" requirements of Integrated Disclosures for Loan Estimates and Closing Disclosures?
- What are "digital signatures"?
- What are the retention requirements for loan documents?
- Can mortgage statements be provided electronically?
- Can Privacy Notices be provided electronically?
- Common questions, resources, exam procedures
- Learn the Six-Step Process for Consumer Consent
- Basic Steps for E-Sign Implementation
- Tips for cybersecurity and fraud detection of identity theft

### Who Should Attend:

This informative session will be helpful to ensure compliance with e-banking and is targeted for Compliance officers, Lending staff and Loan operations, Operations Managers, and others responsible for managing online banking, E-SIGN compliance, e-statements, and e-disclosures.

### 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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# FFIEC Information Security Handbook Review

A web-based seminar  
Thursday, March 14, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

In September 2016, the FFIEC completely rewrote the Information Security Handbook. The Handbook represents an integration of concepts from Cybersecurity Guidance, Management Guidance, and other elements released in the past 10 years. The FFIEC Information Security Handbook is the most comprehensive resource from the FFIEC on constructing an adequate Information Security Program. The Handbook focuses on the governance, culture, and responsibilities to make Information Security Programs successful. The creation of these programs is based on risk assessment processes that assist the institution in making control decisions; these decisions are then documented in policies, standards, and procedures. The last component of a successful program is to ensure that the controls are effectively implemented with assurance, testing, and auditing processes.

### Covered Topics:

- Governance of the Information Security Program
- Information Security Program Management
- Security Operations
- Information Security Program Effectiveness
- Recurring requirements listed in the FFIEC Booklet

### Who Should Attend:

Information Security Officer, IT Manager, Risk Officer, Internal Auditor, Board members, or other management team members looking to understand the new FFIEC requirements and expectations.

### 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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# Annual Deposit Regulation Training for Frontline

A web-based seminar  
Thursday, March 14, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Reg CC, D, E, Reg DD, BSA and Identity Theft

Is your front line a compliance asset or liability? Let's make them a compliance asset. This regulatory review completes your financial institution's annual training requirements. It also helps the front line understand that we can be fined and sued if we do not follow our regulatory responsibility. During the webinar, each regulation will spotlight the front line issues and how to handle them. This webinar will help your staff determine if we are in a regulation and if so to determine the course of action. You will be amazed how focused training on front line issues will take you from zero to hero with your regulators.

### Covered Topics:

- Regulation CC Update on Holds and Disclosures
- Regulation E revisions and understanding your customer's rights on unauthorized access
- Regulation D—Six transaction limitations and FDIC disclosures on interest-bearing accounts
- Regulation DD or TISA—Spotlight on disclosures and answering customer questions about rates and APY
- BSA—Annual training requirements plus CTRs, SARs and DOEP date fields
- Disclosures
- Provides annual regulatory training completion

### Who Should Attend:

This webinar will benefit compliance officers, customer service representatives, new accounts representatives, personal bankers, telephone call centers, training, branch operations, branch administration, branch managers, assistant branch managers

### 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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# Protecting Your Salaried-Exempt Status

A web-based seminar  
Friday, March 15, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Avoiding Inadvertent Mistakes and Land Mines

Once you have a salaried employee classified as exempt from overtime, you don't want to un-do it and make a mistake which turns that exempt salaried employee into a non-exempt worker. Employers make mistakes which undermine the status and cause liability for the employer.

The Department of Labor changed the rules for salaried-exempt employees and then put them on hold. Employers made major efforts to examine, adjust and properly classify exempt positions. Then some revised and changed back again, or are still in flux.

HOWEVER, that is just the starting point. The major liability comes after having properly established a position as salaried, and then losing the exemption by careless practices or unwitting treatment of those positions. Improper deductions, salary alterations, time off, discipline and more can result in loss of the salaried-exemption for one person, or for all your salaried positions, and cause millions in liability. The Fair Labor Standards Act can impose that liability not just on the organization, but personally against the assets of supervisors, HR managers, CFOs, CEOs, and board members.

Focusing on only the salary basis requirements can be a big mistake. One must also preserve and protect the salaried status once it has been properly established.

### Covered Topics:

- Types of exemptions
- Protecting the exemptions (avoiding improper processes, danger areas and land mines)
- Improper deductions (absence, discipline, illness, performance, military leave, etc.)
- When can you dock salary for absence?
- Avoiding land mines
- FMLA, work from home
- The "Safe Harbor" and other policies that can prevent organizational and personal liability

### Who Should Attend:

The broad audience is any and all employers with salaried employees. More specifically: Human Resources, Office Managers, Chief Financial Officers, Payroll and Accounting staff

### 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.

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# Handling Deceased Deposit Accounts

A web-based seminar  
Monday, March 18, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Your customer passed away yesterday and the family is grieving. Yet, in the midst of all the remembering and honoring of a life, the legal and compliance clock is ticking. In most states, checks can be paid for 10 days after the date of death. However, ACH items cannot be paid once we know the customer is deceased.

When your deposit customer dies, many issues and questions arise. Who can have information on the account? Who owns the account? What has access to the account? What happens with powers of attorney and authorized signers on account? Can the spouse of the sole proprietor continue to access the account? What about that last tax refund check? Is the account still insured? Can a check be written to a funeral home? What about the checks coming in to pay funeral expense? Learn about checks, IRAs, deposit ownership, trusts, UTMA, affidavits of heirship and other complex issues that can occur when a customer dies.

### Covered Topics:

- Probate versus non-probate transfers
- When does the will govern and when does the signature card?
- What by passes a will? PODs, IRAs, JTWR0S?
- Living trusts and successor trustees
- When do we know that a customer is deceased?
- When can we use small estate affidavits?
- What happens to powers of attorney, authorized signers, etc.
- How are IRAs, HSAs and UTMAs affected?
- Do sole proprietorships cease at death?
- FDIC insurance issues

### Who Should Attend:

This webinar is designed for customer service representatives, branch administration, branch managers, tellers, training and development staff, compliance personnel and anyone who handles customer accounts.

### 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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# Right of Setoff

## A web-based seminar

Tuesday, March 19, 2019  
10:00 am - 12:00 pm CT



### Recommended for 2.5 CE Credits

#### Program Content:

"Right of Setoff" is used frequently in the banking industry when trying to collect on past-due debts owed by customers. Unfortunately, many bankers don't understand the legal requirements and procedures necessary to use this process. The risks of using the process incorrectly can be costly to your financial institution. On the other hand, successfully using the right of setoff can protect your financial institution from significant financial losses.

Do you know when the right of setoff is allowed and when it isn't? Do you know if your financial institution has a statutory or contractual right of setoff? Do you understand the financial risks of using your setoff rights incorrectly? If you don't know the answers to these questions, make sure to attend this valuable webinar.

#### Covered Topics:

- What are the legal requirements to create a "right of setoff?"
- What is the difference between a contractual right of setoff and a statutory right of setoff?
- What are the differences between setoff, garnishment, and foreclosure of security interest, and why are these terms frequently misused?
- What happens when a third party is competing with your financial institution's right of setoff?
- How does the automatic stay in bankruptcy affect the right of setoff?
- When is the right of setoff absolutely prohibited?
- How to handle notice to the customer?
- What is sample contractual language that can help your financial institution exercise its setoff rights?
- What are the liabilities that can be incurred when setoff is done incorrectly?

#### Who Should Attend:

All loan and deposit personnel, bank counsel and compliance officers.

"The speaker was very knowledgeable, current and a delight to listen to." -Pamela B., Industrial Bank

"The topic was timely for us and clearly explained the right of setoff and when it could or could not be an avenue for collection." -Dani L., ATL Federal Credit Union

"Very, very informative and no wasted time at all. Well done." -- Don Gerhardt, National Bank of Commerce

#### 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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# Auditing HMDA

## A web-based seminar

Wednesday, March 20, 2019  
10:00 am - 12:00 pm CT



### Recommended for 2.5 CE Credits

#### Program Content:

Join David Dickinson of Banker's Compliance Consulting for a two-hour webinar on the ins and outs of auditing your HMDA data.

HMDA is one of the few Regulations that can require civil money penalties for errors related to your HMDA data. Thus, it's very important to make sure you get it right! There is a lot of information to collect and report so that is sometimes easier said than done. This webinar will help you look at your HMDA data from an auditor's perspective. It will provide insight and break down each of the following in plain English.

#### Covered Topics:

- What to look for & Where to look for it
- Loan, Applicant & Underwriting Data Elements
- Hot Spot Areas
- Transition Rules
- Demographic Information
- And, much more!

#### Who Should Attend:

This webinar is designed for loan officers, loan processors, compliance, audit and other loan operations personnel.

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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# For Banking RMs: How Top Producing Bankers Prospect for Business

A web-based seminar  
Wednesday, March 20, 2019  
1:30 pm – 2:30 pm CT



Recommended for 1.25 CE Credits

## Program Content:

Successful bankers consistently ask for introductions. It is part of their prospecting routine. However, many sales people are hesitant or uncomfortable asking their clients for introductions. Do you need an effective, easy and repeatable process for turning your current, happy clients into your personal advocates? This one practice, when done effectively, will have more impact on your business than any other prospecting strategy.

## Covered Topics:

- Achieve the "ask for introductions" attitude
- Learn how to implement a proven 5-step process to help you be more comfortable and systematic in your approach
- Leverage information on LinkedIn so that you can know who your best clients know in advance
- Learn actual "getting introductions" language to use and customize on sales calls

## Who Should Attend:

Salespeople in all lines of business, tellers, supervisors and trainers.

## 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.

***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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# Legal Liabilities when Check Fraud Occurs

A web-based seminar  
Thursday, March 21, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Check fraud losses are estimated to exceed \$18 billion each year. A recent nationwide counterfeit check operation is projected to have caused over \$9 million in losses. With more and more counterfeit checks flooding financial institutions, this number is sure to increase.

Unfortunately, most financial institutions don't understand their legal rights and responsibilities for dealing with check fraud when losses occur. If you're confused about what your financial institution's legal responsibility might be in various check fraud situations, this seminar is for you.

### Covered Topics:

- Tips for spotting counterfeit, forged and altered checks
- Procedures that can be used to reduce your bank's exposure to check fraud losses
- A plain English explanation of your bank's legal responsibility for counterfeit, forged and altered checks under the Uniform Commercial Code, Regulation CC, and other federal regulations
- Factors used to determine whether a check fraud victim has the legal right to expect reimbursement for a loss

### Who Should Attend:

Tellers, Teller Supervisors, Member Service Representatives, New Accounts Personnel, Branch Managers, Security Officers, Fraud Investigators and Fraud Examiners

"Speaker is riveting, [knowledgeable], and speaks in terms laypersons can understand. She knows her topic very well and has offered practical information that we can actually use." -Rebecca A., Collegiate Peaks Bank

"This is the second webinar I have taken with Terri. It has been a great learn[ing] experience." -Joe M., Gold Coast Bank

"Class was informative. Presenter was patient and answered everyone's question. It truly exceeded my expectations. I highly recommend it! - Eric Ng, A.V.P., Assistant General Counsel, Apple Bank for Savings

### 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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# Managing a Successful Call Center

A web-based seminar  
Thursday, March 21, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Call Centers create a competitive advantage for organizations that learn to create them well; whether there are two or two hundred people answering calls. In most instances, calls are answered by an (AVRS) automated voice response system allowing the caller to participate in determining where they need to be routed. This streamlines the process; routing the person to the agent best suited to assisting the caller. While this process makes sense for the business, do callers become frustrated with being stuck in an endless loop of options to choose from so that when an agent comes on the line they are met by a frustrated caller?

There are three key factors that must be present in order to deliver on an exceptional Call Center experience for members. The Call Center must employ effective people, have effective internal processes and have effective information technology. The primary focus for Call Center managers is to learn how to make these key factors work together effectively to deliver on the promise of a world class service delivery proposition.

This webinar is intended to assist Call Center Managers in ensuring they have well-trained agents in the Call Center who execute their responsibilities and duties effectively, the Call Center's internal processes are top-notch and they know how to effectively use the technology.

In addition, Call Center managers will learn the art of coaching for improved agent performance while creating an environment that inspires and rewards high performance.

### Covered Topics:

- Establish training curriculum for Call Center Agents
- Determine and Institute a Call Flow Guide
- Create a motivational work environment
- Build consistency between agents
- Decrease member dissatisfaction
- Reduce excessive call times
- Practice Coaching techniques that increase agent performance

### Who Should Attend:

Call Center Managers, Trainers, Supervisors will all 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.

***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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# Call Report - Lending Schedules for Banks

A web-based seminar  
Friday, March 22, 2019  
10:00 am - 12:00 pm CT



## 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. Examiners are reviewing call report schedules in much more detail than in the past. The rules for schedule RC-C dictate how loans are to be reported on all loan schedules, 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 and will provide detailed information on correctly reporting unused commitments, interest rate lock commitments, and insider loans.

### Covered Topics:

- RC-C, Loan Classification
- RC-C Memoranda
- RC-K, Loan Quarter to Date Averages
- RC-L, Unused Commitments, Letters of Credit, Interest Rate Locks
- RC-M, Insider Loans
- RC-N, Past Due and Non-accrual Loans
- RI 1a, Interest & Fee Income on Loans
- RI-B, Charge-Offs and Recoveries

### Who Should Attend:

This review of the loan schedules will benefit anyone in the lending area, including loan officers, loan assistants, and any loan operations personnel responsible for coding loans. 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.

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# Residential Construction Lending

A web-based seminar  
Monday, March 25, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Residential construction lending continues to expand slowly, along with the economy, with remodeling maintaining a large share of projects. This program provides an overview of the major issues involved in consumer or residential construction lending, primarily to individuals having a home built or remodeled.

### Covered Topics:

- What is construction risk and how is it mitigated?
- What is the type of project?
  - Full construction vs. repair/remodel
  - Owner as borrower, hires a builder
  - Builder/speculative
- What additional due diligence is needed, beyond a conventional mortgage application and underwriting?
  - Construction contract and cost estimate issues (Description of Materials form)
  - Contractor credentials and qualifications
  - Plans and drawings
  - Survey
  - Title insurance
  - Appraisal issues
- Loan pricing and structuring
  - Typical interest rate and fees
  - Construction loan agreements
- Issues with draws and inspections, including cost over-runs and lien priority
- How is the construction loan going to end (get repaid)?

### Who Should Attend:

Consumer lenders, mortgage bankers, private bankers, small business lenders, commercial lenders, credit analysts, loan review specialists, special assets officers, lending managers and credit officers involved in the consumer lending process. Also intended for support personnel involved in the administration of residential construction loans.

### 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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# Writing Teller Training and Procedures

A web-based seminar  
Tuesday, March 26, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Your financial institution's most precious asset is its frontline. This program will take a look at procedures for the teller. What needs to go into the procedures? What needs to stay out? Who should write the procedures and what is the purpose? In today's environment it is important to get every branch on the same page and set expectations on handling cash, checks, security and all the issues that tellers face. Join us for an overview on writing teller training and procedures. They go hand in hand with success at the frontline.

You will receive a template of over 400+ pages that you can use to begin your training and written procedures.

### Covered Topics:

- What categories of procedures and training should you concentrate on when you begin
- Simple procedures and rules that help new tellers
- Breaking down the content so you can begin your own manual or online learning program
- Endorsements from A to Z
- How money moves and why it is important
- How to place holds and identify risky situations
- Understanding the CTR
- Red Flags for money laundering
- Handling Checks on business accounts
- Handling Checks after death
- Substitute checks, postal money orders and treasury checks
- Professional conduct--dress code, professional skills and more
- Using experienced tellers to help mentor the new ones

### Who Should Attend:

Training, human resources, head tellers, supervisors, branch administration and tellers who will be involved in writing and setting company procedures.

### 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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# Opening Accounts for Nonresident Aliens

A web-based seminar  
Wednesday, March 27, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

It has always been challenging to open accounts for nonresident aliens and to identify the person we are doing business with. Since the USA PATRIOT Act, Customer Identification Program (CIP) law passed, opening these accounts and covering the required documentation and identification bases makes dealing with these accounts more challenging than ever. This issue is also a Bank Secrecy Act exam "hot spot" with the regulators as nonresident alien accounts are considered to be high risk. This session will address the following questions about procedures and your bank: What does the law say about identifying nonresident aliens? What type of identification is being used around the country to open accounts? What are the proper procedures for W-8 reporting? What role does Office of Foreign Assets and Control (OFAC) play in your new accounts procedures? If these questions have not been answered to your satisfaction in your bank this session is a must.

### Covered Topics:

- Resident aliens versus Nonresident aliens
- Types of identification available - both primary and secondary
- Sorting out social security numbers and individual taxpayer identification numbers
- W-8 Forms
- W-8BENE
- Customer Identification Program requirements
- Office of Foreign Assets and Control requirements
- Tracking and monitoring high risk accounts
- FATCA
- 1042S Reporting

### Who Should Attend:

This informative session is for New Accounts Representatives, Personal Bankers, Lenders, Tellers, Branch Managers and Branch Administration.

### 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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# Best-Ever Compliance Checklists for Commercial Loans

A web-based seminar  
Wednesday, March 27, 2019  
1:30 pm - 3:30 pm CT



## 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.

We tend to think of business and agricultural loans as exempt from troublesome compliance requirements. But several compliance-related laws apply to commercial loans as well as consumer loans.

This colorful checklist, patterned after the popular Best-Ever Consumer Checklists, will guide bankers through those traps and ensure compliance. In addition to addressing compliance issues, this checklist (and the accompanying handout) will provide "best practice" suggestions and reminders that commonly apply to commercial loans. We'll include information on business-entity documentation, underwriting documents, guarantors and security interests.

### Covered Topics:

- HMDA requirements (updated for the 2018 requirements)
- Customer identification (CIP)
- Environmental risk analysis
- Appraisal/evaluation requirements
- Reg B rules
  - Adverse action
  - Providing copies of appraisals
  - Documenting intent to apply for joint credit
- Flood insurance requirements

### Who Should Attend:

Lenders, loan processors, compliance officers and loan review personnel.

"Thank you! You were very thorough and knowledgeable!" -Carla K., Pioneer Bank

"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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# Foreign Remittances

A web-based seminar  
Thursday, March 28, 2019  
1:30 pm - 3:30 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

The remittance transfer rule applies to transactions that (i) qualify as remittance transfers, and (ii) are sent by people or companies that qualify as remittance transfer providers. This rule is a part of Regulation E.

Remittance transfers are electronic transfers of funds that are more than \$15 requested by consumers in the United States and sent to people or companies in foreign countries. These transfers include many types of international transfers, including cash-to-cash money transfers, international wire transfers, international ACH transactions, and certain prepaid card transfers.

Companies that consistently send 100 or fewer remittance transfers a year do not qualify as remittance transfer providers and are not covered by the rule. If you are in what do you have to do? This webinar will cover the requirements for providers under Regulation E.

### Covered Topics:

- What is the rule about?
- What does it require?
  - Disclosure obligations
  - Cancellation and error resolution rights
- What is a remittance transfer and what qualifies a company as a remittance transfer provider?
- Is there a remittance transfer?
- Are you a remittance transfer provider?
- What do providers have to do to comply with the rule?
  - What are your disclosure obligations?
  - Estimates allowed in limited circumstances
  - Cancellation, refund, and error resolution rights
  - Liability for agents
- Model Forms

### Who Should Attend:

Compliance Officers, Deposit Operations, Account Services and any Regulation E compliance personnel.

### 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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# Ratio Analysis to Determine Financial Strength

A web-based seminar  
Friday, March 29, 2019  
10:00 am - 12:00 pm CT



## Recommended for 2.5 CE Credits

### Program Content:

Credit (Risk) Analysis is one of the most important functions performed by banks. Because interest and fee income from loans represent the largest source of revenue for banks, thorough credit analysis must be performed before loans are approved and funded.

Credit Analysis starts with spreading historical financial statements and then calculating key ratios to determine the financial health of an organization. Learn the five vital signs of any organization and the ratios required to identify the signs. A detailed identification and definition of ratios will be included.

### Covered Topics:

- Liquidity
  - Current / Quick Ratios
  - Working Capital Analysis
  - Defensive Interval Ratio
  - Activity Ratios for Working Capital Assets
  - Activity Ratios for Working Capital Liabilities
- Leverage
  - Ratios to Measure the Proportion of Support Provided by Owners and Creditors
- Asset Management
  - To Measure the Ability of Management to Use Assets to Generate Sales and Profits
- Operations
  - Performance Ratios to Measure the Relationship among Sales, Costs and Expenses, and How their Changes Affect the Bottom Line
- Cash Flow
  - Uniform Cash Analysis to Determine Sources and Uses of a Firm's Cash as a Means of Serving Long-Term Debt

Leave with a deeper understanding of ratio and credit analyses during the underwriting process. This translates into well-organized, clearly written credit memoranda so you'll be more confident explaining trends and the financial impact on customers and prospects.

### Who Should Attend:

- Credit Analysts
- Commercial Lenders
- Consumer Lenders
- Senior Credit and Loan Officers
- Loan Review Officers
- Auditors
- Directors
- Branch Managers

### Presenter:

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender of SouthTrust Bank and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta.

Most of his career has been spent in Credit Administration, Lending, Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individual, Middle Market Companies, Small Business, Real Estate and Non-Profit Organizations.

Mr. Johnson is now a training professional in the financial industry by leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training

course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

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