2016

A Look Back & What Lies Ahead

October 19, 2016
Upcoming Online Webinars - Includes a full manual, recorded video, and written questions and answers.

[Links to event details]
Upcoming Seminar

2016 Bank Secrecy Act Anti-Money Laundering Seminar

Grand Island - Nov. 8
Omaha - Nov. 9
Sioux Falls - Nov. 10

Deposit Operations Seminar Spring 2016

Omaha - March 8
Sioux Falls - March 22
Grand Island - April 5

Lending Compliance Update Conference Spring 2017

Omaha - March 9
Sioux Falls - March 23
Grand Island - April 6

800.847.1653 www.bankerscompliance.com
Banker’s Compliance Consulting
Since 1993, Banker’s Compliance Consulting has been providing a unique service to financial institutions. No matter how large or small your institution, Banker’s Compliance Consulting has a proven solution for your compliance and auditing needs personally ensuring consistent interpretations of the ever-changing rules and regulations. Our Consultants understand the technical aspects of the regulations that are commonly misunderstood, the practical application of the regulations, as well as examiner interpretations that are not readily available to the banking industry. To avoid potential violations, Banker’s Compliance Consulting offers corrective Compliance Reviews, as well as, compliance training for your institution. Effective compliance training is no longer an option it is a necessity for every bank.

Banker’s Compliance Consulting conducts seminars on Lending and Operations Compliance, Bank Secrecy Act, Mortgage Boot Camp, as well as, seminars for other regulatory topics. Banker’s Compliance Consulting has also designed user friendly Desktop Reference Manuals, which provide compliance requirements in a manner that is easy to understand and always close at hand. Policies and procedures are the foundation of any compliance program. Our Consultants can help you develop your policies or review your bank’s policies to ensure they cover all of the requirements and hold no subtle violations. Sometimes all your bank needs is a resource for the answers to technical questions.

Banker’s Compliance Consulting provides telephone, fax and e-mail consultation for your compliance questions. You may schedule compliance reviews or request tailored seminars and/or training for your personnel. Check out our website for free resources and downloads, to order compliance products, review our upcoming Compliance seminars, or sign up for our free blog, or receive a two month free trial of our monthly newsletter “Banking on BCC”.

David A. Dickinson
David’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, is a Certified Regulatory Compliance Manager (CRCM) and has been a BankersOnline Guru for many years. The American Bankers Association honored David with their Distinguished Service Award in 2016.

David and his wife, Karen, have three adult children (none of whom live at home!) & three cats (which he is allergic to … the cats, not the children!). They live on a lake in Nebraska and when possible, he can be found fishing or in the water. David plays the guitar and enjoys singing with Karen. Together they lead worship at their church.

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Jerod Moyer
Jerod is the leader of Banker's Compliance Consulting’s training productions. He is a nationally recognized speaker. Whether it’s a conference, seminar, school, webinar or luncheon, it’s easy to stay engaged when he presents due to the amount of passion and energy he brings to each and every compliance topic. Jerod has spoken on behalf of the American Banker's Association, BankersOnline, many state banking associations, private compliance groups and financial institutions. He is a Certified Regulatory Compliance Manager (CRCM) and BankersOnline Guru.

Jerod likes to spend his time (between reading regulations and producing compliance training!) relaxing at the lake with his wife and three children, following their activities or engaged in something sports related!

Deb Irving
Deb joined Banker's Compliance Consulting with twenty years of experience in the banking industry. Her past positions include teller, credit review analyst, assistant financial officer, BSA officer, compliance officer and director of compliance. She has worked for both a small community bank and a large billion-dollar bank.

Deb has Associate Degrees in Business Management and Accounting. She is a graduate of the American Bankers Association National Graduate School of Compliance Management, an honors graduate of Schools of Banking Compliance School and a graduate of Schools of Banking Advanced School of Banking. Deb's considerable knowledge and experience make her a valuable member of the Banker's Compliance Consulting team. Deb is a Certified Regulatory Compliance Manager (CRCM) and a Certified Anti Money-Laundering Specialist (CAMS).

Deb loves to spend her free time cycling, running, kayaking and weight lifting with her husband. They have one adult daughter. Other interests include anything outdoors and anything she hasn’t done or seen yet!

Amy Kudlacek
Amy brings many years of banking and compliance experience to Banker’s Compliance Consulting. She has worked for both large and small financial institutions and spent time working in every area of a bank. She started out as a teller in college and eventually became a branch manager. Her love, however, was always compliance. Amy began her career with Banker's Compliance Consulting in 2000. Her knowledge and experiences have allowed her to develop a well-rounded and practical approach to regulatory compliance. Amy is CRCM certified, has a Bachelors Degree in Business Administration and is a graduate of the ABA Compliance School.

Amy & her husband have two children at home and stay busy following their activities. They spend a lot of time in the bleachers!
Diane Dean
Diane joins Banker’s Compliance Consulting with over 10 years of compliance experience and has over 15 years of experience within the financial industry. Diane has a Bachelor’s Degree in Sociology with a concentration in Criminal Justice. She is a graduate of the Schools of Banking Compliance School and has participated in various other training opportunities throughout her career. Diane understands firsthand the struggles banks face in building and maintaining successful compliance programs. Her experience and common sense approach to consumer compliance is a great asset to our clients. Diane and her husband have two kids who keep them busy. She enjoys running and other sports. Diane is a big Bugs Bunny fan! She says “I’m a bit crazy in that I actually do enjoy reading some of these regulations and … I’m a crazy cat lady!” Her cat tales are hilarious!

Kevin Edwards
Kevin brings years of experience and a unique perspective on regulatory matters to our clients. A self proclaimed geek and accredited CRCM, Kevin is also a recovering attorney with experience as in-house counsel for a large regional bank and one of the leading national title insurance providers. For reasons unknown, Kevin decided to leave the safety and serenity of his desk job to seek fortune and glory as a wandering adventurer. Like a bank compliance version of Kwai Chang Caine, The Man with No Name or Don Quixote, he now travels the land seeking to help those in need and righting compliance wrongs, wherever he may find them.

Kevin lives in Sioux Falls with his two children, who are surprisingly normal after having endured their father's vivid imagination for their entire lives. He won't admit to having any hobbies, because apparently "Regulations never sleep." (While he does say this in his Batman voice, we're pretty sure he's joking). From the looks of his Facebook page, he likes the outdoors and spending time with his large extended family (who seem like relatively normal people!).

Jamie Gustafson
Jamie wears many hats here at Banker’s Compliance Consulting. These include managing the administrative team and heading up the e-commerce division. She is known as the director of innovation. Jamie incorporates her experiences as a former Sergeant in the military and small business owner and brings an energetic and passionate approach to all opportunities! She is currently acquiring her Masters in Organizational Management.

When Jamie is not directing at Banker’s Compliance Consulting, she is often found at a sporting event watching her son and his friends compete. She dabbles in hobbies such as soap & cheese making. She and her husband love to fish, raise meat rabbits, have a herd of small goats that give her cheese and soap ingredients and provide hours of entertainment!

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**Belinda Dierks**
Belinda Dierks is an Administrative Assistant and has been with BCC since 2002. She keeps our schedule flowing smoothly and efficiently with her “can-do” attitude and positive energy. Belinda delivers steady dependability to our clients and team members with her nurturing style. Prior to joining the Team, Belinda was employed in banking.

Belinda and her husband have two adult children and a grandchild. She enjoys hiking, geocaching, time spent with her family and is a Disney fanatic. Listen closely next time you call the office and you might just hear a Disney tune playing in the background!

**Kae Russell**
Kae is our Training Coordinator and joined Banker’s Compliance Consulting in 2016. She has an extensive background in administration and project management, including 10 years with UNL Extension. Kae brings you accurate, timely information from our training team and keeps track of the details. She is one of the friendly voices you will hear when you call our company.

Kae has one adult child and a grandchild. She likes to spend time exploring “Life” with family and friends, has a granddaughter addiction, is an animal lover, loves to go stump hunting (could be a western Nebraska thing!), thinks laughter is the answer to most anything and is an enthusiastic Broncos & Husker fan!
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* Words in Italics are taken directly from the applicable regulations. 
I. Compliance Management Systems (CMS) Checkup:
   A. Board and Management Oversight

   B. Compliance Program

   C. Audit /Monitoring

II. Fair Lending:
   A. Risk Assessment

   B. Discretionary Pricing / Policy Exceptions
III. 2017 – 2018 Home Mortgage Disclosure Act (HMDA) Changes:

A. 2017 Bank Coverage Changes

B. 2018 Bank Coverage, Transaction Coverage and Reportable Data Changes

C. New Fannie Mae 1003
   
   https://www.fanniemae.com/singlefamily/uniform-residential-loan-application

IV. TRID Implementation:

A. Application Dates (ECOA vs. HMDA vs. TRID)

B. ECOA Appraisal Notice TRID Misconception

C. Lender’s & Owner’s Title Insurance Calculation

D. Disclosing Construction Loans

E. CFPB August 2016 Proposal
V. Military Lending Act (MLA):
   A. Covered Loan + Covered Borrower = MLA Restrictions
   B. Department of Defense MLA FAQs

VI. TILA QM / HPML Small Creditor Revision (Rural & Underserved)

VII. Flood Insurance:
   A. Detached Structure Exemption Application Controls
   B. Required Escrows / Required Optional Escrow Notification
   D. New Standard Flood Hazard Determination Form
      https://www.fema.gov/media-library/assets/documents/225
VIII. Mortgage Servicing:

A. Internal Controls

B. CFPB August 2016 Final Rule (effective dates 12 to 18 months)

IX. Short Term and Small Dollar Loans:

A. CFPB July 2016 Proposal

B. Ability To Repay Requirement

C. Eliminate Debt Traps

X. Bank Secrecy Act – Customer Due Diligence of Beneficial Owners (CDDBO):

A. May 2016 Final Rule (effective 5/11/18)

B. Beneficial Owners of Legal Entity Customers
XI. Overdrafts:

A. CFPB Priority

B. CEO Letter – Low Risk Accounts / No Authorized Overdrafts

C. Fair Deposit Marketplace

D. CFPB Rulemaking on the Horizon

XII. Privacy:

A. December 2015 FAST Act Change and Privacy Effect

B. CFPB July 2016 Proposal