



CENTER FOR  
FINANCIAL  
TRAINING

WESTERN STATES

# *2010 Advanced Compliance School*

*May 5 ~ 7, 2010*

*NEW...Attend the Entire School or the First Day Only!*



*Table Mountain Inn  
1310 Washington Street  
Golden, Colorado*

ICB-CRCM  
Credit Awarded

*For Experienced Compliance and Risk Management Professionals*

*School Partners*



## 2010 Advanced Compliance School

For Experienced Compliance and Risk Management Professionals

### WHY SHOULD YOU ATTEND? \_\_\_\_\_

The Compliance Officer's job is NOT getting any easier. In fact, there are days when it feels like the sky is falling. Yet as the compliance officer, you must stay on top of new developments and keep your bank's staff up to date. Anything less leaves your bank vulnerable to more scrutiny in a compliance examination and puts the bank's reputation on the line. The Advanced Compliance School is your opportunity to learn, to clarify, to move beyond the basics. You will confirm your understanding of some issues and improve your understanding of others.

### WHO WILL BENEFIT FROM ATTENDING? \_\_\_\_\_

This school is designed for compliance professionals who are looking for information beyond the basics. Operations/compliance managers, lenders, branch managers, presidents/CEO's, bank directors, legal counsel and other individuals responsible for compliance management within their organization will benefit from this school.

### PREREQUISITE \_\_\_\_\_

Recommended for individuals with at least two years of banking experience, as well as compliance responsibilities, and/or those who have attended a basic compliance school.

### PROFESSIONAL CREDIT AVAILABLE \_\_\_\_\_

Each attendee will be given the following:

- ◆ 1/2 to 1 CFTWS Credit Hour
- ◆ Advanced Compliance School Certificate of Achievement
- ◆ Awarded Institute of Certified Bankers ICB-CRCM Credit

### FACILITIES & ACCOMODATIONS \_\_\_\_\_



This year's School will be held at the **Table Mountain Inn**, 1310 Washington Street, Golden, Colorado.

Conveniently located in the heart of historic downtown Golden, the hotel is just 15 miles from downtown Denver. Everything in Golden has to offer is right outside your door, including the River Walk pathway, a full-service recreation center, shops, galleries, museums and Coors Brewery.

**ACCOMODATIONS** can be made at the **Table Mountain Inn** by calling **1-800-762-9898** or **303-216-8000**. A block of rooms has been reserved under the name 'CENTER FOR FINANCIAL TRAINING WESTERN STATES', at a special group rate of **\$139.00 per night** for a Traditional King Size Room, plus tax. **Please note this block of room EXPIRES ON FRIDAY, APRIL 5, 2010, at which time the rooms will be released for public sale.** The availability of rooms cannot be guaranteed after APRIL 5th, therefore, early reservations are encouraged!

### ABOUT THE FACILITATORS \_\_\_\_\_

**DENNY DEISCHER, CRCM** is a vice president with the Missouri Bankers Association, and previously was the manager of the regulatory advisory practice for KPMG Barefoot Marrinan & Associates. He was also a former senior compliance regulatory official in the compliance management department for the OCC. Denny is widely recognized for his bank compliance expertise and has provided educational training related to compliance issues and management structure to numerous national, as well as, state banking trade associations. He is a highly sought after compliance instructor who brings more than 30 years of experience in the financial industry to the classroom.

**JENNIFER MCCOLLOUGH, CRCM** is the president of Compliance Services Group, Ltd., and has over 20 years of experience in the regulatory compliance field. She began her career in the consumer regulatory compliance field at the First National Bank of Minneapolis. She went to work for Barefoot, Marrinan & Associates prior to starting her own company in 1994. Jennifer was the principle writer for ABA's Compliance Sourcebook. She consults with banks on compliance program management and conducts compliance reviews for small to mid-size banks. Jennifer is also a lead instructor for CFTWS' Federal Compliance School, a well as the ABA's National Undergraduate and Graduate Compliance Schools.

### TUITION & REGISTRATION GUIDELINES \_\_\_\_\_

Register by **WEDNESDAY, APRIL 7, 2010** to attend at the discounted "Early" tuition rate below. Tuition will increase by \$100.00 for the School and \$25.00 for the First Day ONLY after April 7, 2010.

**\$1,000.00 for the ENTIRE SCHOOL**  
**\$360.00 for the First Day ONLY (Facilitators Grab Bag and Regulatory Update)**

Included in the Entire School tuition are Breakfast and Refreshment Breaks served daily, as well as Lunch on Wednesday and Thursday (School ends at noon on Friday). Tuition does NOT include lodging.

Included in the First Day ONLY tuition are Breakfast, Refreshment Breaks and Lunch.

### MULTIPLE REGISTRATION DISCOUNT APPLIES!

Send the first person to the Entire School or Day One ONLY, and receive a 10% on each additional attendee (must be attending the SAME program to receive the discount).

### WITHDRAWAL POLICY \_\_\_\_\_

\$50.00 Withdrawal Fee: On or before April 7, 2010  
\$100.00 Withdrawal Fee: On or before April 21, 2010  
No Refund: After April 21, 2010

# 2010 *Advanced Compliance School*

For Experienced Compliance and Risk Management Professionals

## CURRICULUM

### DAY ONE (Wednesday, May 5, 2010) - FACILITATORS GRAB BAG AND REGULATORY UPATE

#### 8:30 to 9:00 a.m.—REGISTRATION & BREAKFAST

#### 9:00 to 9:30 a.m.—FACILITATORS GRAB BAG

Sometimes it makes sense to throw out some general thoughts and have time to enjoy open discussion about whatever is on your mind. The facilitators will lead off with some general thoughts and compliance observations, and then give you a chance to discuss any compliance issue on your mind, that is not already on the agenda.

#### 9:30 a.m. to 3:00 p.m.—REGULATORY UPDATE INCLUDING DEPOSIT, ANTI-MONEY LAUNDERING AND CREDIT-RELATED REGULATIONS

The Regulatory Update will include a “pulse check” on issues already implemented and will bring you up to speed on issues pending, including:

- ◆ Periodic statement changes under Truth in Savings Act / Regulation DD
- ◆ Revised check processing regions under Expedited Funds Availability Act / Regulation CC
- ◆ New “opt-in” rules for payment of overdrafts under Electronic Fund Transfers Act / Regulation E
- ◆ Revised privacy notices under the Gramm-Leach-Bliley Act
- ◆ Unlawful Internet Gambling Enforcement Act (UIGEA) implementation
- ◆ The latest on dormant gift cards
- ◆ Recap of the many changes to Truth in Lending / Regulation Z (high-cost mortgage loans; higher-priced mortgage loans; new disclosures; old disclosures with new timing; and the latest on contemplated revisions)
- ◆ Recap of the changes to the Real Estate Settlement Procedures Act (RESPA)
- ◆ Registration of loan officers under the Secure and Fair Enforcement for Mortgage Licensing (SAFE Act)

### **ADJOURN for those attending Day One Facilitators Grab Bag and Regulatory Update ONLY**

#### 3:00 to 4:00 p.m.—CASE STUDY INTRODUCTION AND BREAKOUT

You are certain that your bank will be contacted shortly regarding its regular compliance examination. Key question: Is the bank ready? In this case study, you will team up with your peers to take a hard look at your compliance program, your risk management, and to identify exam readiness activities.

### DAY TWO (Thursday, May 6, 2010) - PRACTICAL MATTERS

#### 8:30 to 9:00 a.m.—BREAKFAST

#### 9:00 to 10:00 a.m.—CASE STUDY PRESENTATIONS

#### 10:00 a.m. to noon—YOUR COMPLIANCE PROGRAM AND THE REGULATORY COMPLIANCE EXAMINATION

All your hard work comes under the scrutiny of regulatory examiners approximately every three years; and you quickly learn whether your compliance risk management program is everything you think it is. In this session, we’ll pull together the pieces - risk management program and examination management.

#### 1:00 to 3:00 p.m.—PRACTICAL APPLICATIONS

New and amended rules always mean new forms, disclosures, and notices. In this session, we will choose one deposit-side issue and one lending-side issue to study in depth.

#### 3:00 to 4:00 p.m.—CASE STUDY BREAKOUT

Today you will work with your peers on practical issues. We’ll provide some problems, but feel free to bring your own examples - sample periodic statements; sample GFEs and HUD-1s; sample disclosures; and others.

### DAY THREE (Friday, May 7, 2010) - PRACTICAL MATTERS Continues

#### 8:30 to 9:00 a.m.—BREAKFAST

#### 9:00 to 9:45 a.m.—CASE STUDY PRESENTATIONS

#### 9:45 a.m. to Noon—WHAT’S MY TYPE AND HOW DO I INFLUENCE OTHERS?

Do your co-workers drive you nuts? Undoubtedly there is at least one who does. In this session, you will learn a bit about yourself and others - our personality types - and apply that knowledge to your work relationships to keep everything running smoothly.

#### Noon—CERTIFICATES AWARDED & ADJOURN

## DRESS ATTIRE

Casual, comfortable attire is recommended. Remember, meeting room temperatures and personal comfort zones vary widely. It is recommended that you bring a sweater or jacket to the sessions.

## QUESTIONS?

Contact Christine Bumgardner, CFTWS President, at christineb@cftws.org or 303-629-9662.

# Registration Form

2010 Advanced Compliance School May 5 ~ 7, 2010  
Table Mountain Inn, 1300 Washington Street, Golden, CO 80401

IMPORTANT: Please make a copy of this application for your files. Please print or type the following information. One registration form per person.

**Multiple Registrations? Please complete a Registration Form for Each Attendee.**

**The 10% multiple registration discount only applies to additional attendees enrolling in the SAME program.**

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Street Address: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Your Email Address: \_\_\_\_\_

Emergency Contact Name and Phone: \_\_\_\_\_

Do you suffer from any disability that might require special assistance or do you have any food allergies? If yes, please enclose a brief letter explaining how we may best accommodate your needs or contact Christine Bumgardner at 303-629-9662 or christineb@cftws.org.

**ENTIRE SCHOOL: \$1,000** (\$1,100 after 4/7/2010-CR7391A1)     **DAY ONE ONLY: \$360** (\$385 after 4/7/2010-CR7392A1)

Tuition includes instruction, classroom materials, breakfast, refreshment breaks and lunch.

Any registrants withdrawing on or before April 7, 2010 will receive a refund minus a \$50.00 Withdrawal Fee. Registrants withdrawing between April 8 and April 21, 2010 will receive a refund minus a \$100.00 Withdrawal Fee. Registrants withdrawing after April 21, 2010 will forfeit the entire enrollment fee.

**To the Applicant:** In applying for admission to this School, I understand that I will be expected to attend the Entire School in order to receive a Certificate of Achievement. I have read the brochure explaining the School requirements and cancellation policies.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## METHOD OF PAYMENT

- Check enclosed, payable to **Center for Financial Training**  
 Invoice my financial institution - Authorized Signature For Billing: \_\_\_\_\_  
 Credit Card Payment (*VISA or MasterCard are accepted.*)  
 VISA     M/C No. \_\_\_\_\_ Expiration Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

## Three Ways to Register:

CBA

1. Complete and Mail to:  
Center for Financial Training Western States  
1009 Grant Street, Suite 102  
Denver, CO 80203
2. FAX to 303-629-1591
3. Register Online at [www.CFTWS.org](http://www.CFTWS.org)  
(click on Education/Schools and Workshops)

**Register Early and you may WIN a \$25.00 GIFT CARD!**

**Register by April 7, 2010 and your name will be entered into a drawing to win a \$25.00 Gift Card!**