2027 School of Compliance

March 2 – 5

Courtyard by Marriott
Columbia, Missouri

General Information

Program
Compliance is one of the most crucial and consuming issues in the financial industry today. The regulatory agencies are making it clear through their examinations of banks that no institution can afford to be without a comprehensive, well-managed compliance program. Your compliance officer must be able to run the process, including a bank-wide training program, like a well-oiled machine.

As a major resource for banking education, the MBA provides this year's School of Compliance. It ensures that fi nancial institutions have the latest knowledge and preparation they need to properly handle compliance issues.

Constant changes and the highly charged regulatory environment make this information more important than ever to your financial institution.

Objectives
The purpose of the school is to provide students with the knowledge and understanding of laws and regulations that impact lending practices, deposit functions, marketing and management by:

- Developing an understanding of federal laws and regulations;
- Developing basic management skills and effective techniques for compliance administration; and
- Providing instruction designed to supplement in-bank training programs and benefit students through exposure to the experience and knowledge of other students.

Benefits of Attending
- You will also get to share your compliance concerns and solutions with participants from similar institutions who have many of the same concerns you do.
- You will receive an information-packed manual for each module containing program and resource material.
- Participants who attend the entire school will receive a completion certificate to document their ongoing commitment to bank compliance education.
- Return to your institution with new and valuable compliance insights and solutions.

Compliance School Certificate
Those attending the entire school will receive a school certifi cate. This requires attendance at all structured lecture and study sessions.

Disabilities & Dietary Restrictions
If you have any disabilities or dietary restrictions, please contact Eric Lawson at (573) 636-8151 or by email elawson@mobankers.com.

Continuing Education
The School will be submitted for American Bankers Association (ABA) Professional Certifications.

Audience
Participants should have at least one year of experience in a functional area of banking, such as lending, compliance, auditor, cashier, etc. You may choose to attend any combination of modules; however, attendance at the entire school is highly recommended for:

- Those who manage the entire compliance program for their institution;
- Compliance officers from community banks;
- Compliance officers who are involved in the compliance monitoring, audit, review, or training process in their institutions.

Tuition and Refund Policy
Tuition includes all instruction, supplemental materials, lunches and refreshment breaks each day.

	Member	Non Member
Entire School	$1,800	$6,800
Lending Module	$900	$3,400
Deposit & Operations Module	$900	$3,400

The tuition payment must accompany the enclosed application. Make checks payable to Missouri Bankers Association. The cost of meals included in this registration fee for this meeting is $55.00 per person, per day. This information is provided for your bank's tax records, in keeping with the IRS 50 percent deductible provisions under Section 274(n) of the Internal Revenue Code.

Refund Policy: Any registrant withdrawing by written request prior to Friday, February 19, will receive a full refund. Registrants withdrawing between February 20 - 25, will receive a refund, minus $100 cancellation fee. Registrants withdrawing after February 26 will forfeit the entire enrollment fee.

Hotel & Classroom Information
All classes for the Missouri School of Compliance will be held in the meeting rooms at Courtyard by Marriott. Hotel room block information will be available soon.

Lending Module - March 2 & 3

Day One – Tuesday, March 2

7:00 - 8:00 a.m. - Registration and breakfast

8:00 a.m. - 4:30 p.m.

- Fair Lending
  - -Equal Credit Opportunity Act (CFPB Regulation B)
  - -Fair Housing Act
  - -Community Reinvestment Act (Federal Reserve Regulation BB)
  - -Home Mortgage Disclosure Act (CFPB Regulation C)
  - -Unfair, Deceptive and Abusive Acts and Practices

-Truth in Lending Act (CFPB Regulation Z)
-Real Estate Settlement Procedures Act (CFPB Regulation X)
-HUD Homeownership Counseling
-Flood Disaster Protection Act

Day Two – Wednesday, March 3

7:15 - 8:00 a.m. - Breakfast

8:00 a.m. - 4:30 p.m.

-Fair Credit Reporting Act/Fair and Accurate Credit Transactions Act
-Loans to Insiders (Federal Reserve Regulation O)
-Homeowners Protection Act
-Purchasing or Carrying Margin Stock (Federal Reserve Regulation U)
-Real Estate Appraisal Requirements
-Lending to Servicemembers
-SAFE Mortgage Act (CFPB Regulation G)
-Environmental Liability
-Secured Transactions and Federal Law Requirements
-Bankruptcy Basics

Deposit & Operations Module - March 4 & 5

Day Three – Thursday, March 4

7:00 - 8:00 a.m. - Registration and breakfast

8:00 a.m. - 4:30 p.m.

-Truth in Savings, Regulation DD
-Reserve Requirements (Federal Reserve Regulation D)
-Electronic Funds Transfer Act (CFPB Regulation E)
-Expedited Funds Availability Act (Federal Reserve Regulation CC)
-FDIC Deposit Insurance

Day Four – Friday, March 5

7:15 - 8:00 a.m. - Breakfast

8:00 a.m. - 3 p.m.

-Bank Secrecy Act/ Anti-Money Laundering
-FCRA/FACTA for Deposits and Operations
-Financial Privacy (CFPB Regulation P)
-Right to Financial Privacy Act
-Garnishment of Federal Benefit Payments
-Children's Online Privacy Protection act
-Telephone Consumer Protection Act
-Bank Security

During each phase, all the above listed regulations as they apply will be covered.

Instructor

Terri D. Thomas, JD
Executive Vice President/COO - Legal Services Director
Kansas Bankers Association

Terri D. Thomas is an Executive Vice President, Chief Operating Officer, and Director of the Kansas Bankers Association Legal Services. She also serves as the manager of Bankers Consulting Services, which provides legal services to participating MBA member banks. Prior to this, she was with "Bankers Choice," a financial consulting firm. 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. She has served as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent seminar presenter for financial associations.

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Registration Form

Please PRINT or TYPE below. You may photocopy this form for additional registrants.
Do not use one form for multiple registrants.

Organization Information ___

Bank/Firm ___

Address ___ City/State/ZIP ___

Phone ___

Name of Attendee(s) ___

Name ___

Title ___

Email ___

☐ Entire School ☐ Lending Module
☐ Deposits & Operations Module

Name ___

Title ___

Email ___

☐ Entire School ☐ Lending Module
☐ Deposits & Operations Module

Name ___

Title ___

Email ___

☐ Entire School ☐ Lending Module
☐ Deposits & Operations Module

Three Ways to Register

573-636-8151

mobankers.com

Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

Tuition Fee ___

Member Fees

Entire School .... $1,800 # ___ $___

Lending Module .... $900 # ___ $___

Deposits &Operations Module ... $900 # ___ $___

Non-Member Fees

Entire School .... $6,800 # ___ $___

Lending Module .... $3,400 # ___ $___

Deposits &Operations Module ... $3,400 # ___ $___

Total Amount Due .... $___

☐ Check enclosed, payable to MBA.
☐ Invoice
☐ Credit Card Payment* (Please type.)

Exp. Date___ CVV___

No.___

Type Name ___

Signature ___