*Mandatory Compliance Series:*

# Compliance Rules the Frontline Must Know

**Thursday, APRIL 11, 2013**
2:00 pm – 3:30 pm Central

Having knowledgeable frontline employees is imperative to any strong financial institution. They must know how to balance the demands of providing outstanding service with regulatory requirements and prudent operating procedures. This webinar is designed to refresh and update the frontline on important regulatory issues, recent or pending changes, and penalties for noncompliance. Regulation D, CC, TISA, Regulation E, and BSA will be addressed. This will be a fast-paced update that will ensure your financial institution is in compliance with training requirements.

**HIGHLIGHTS**

- **Regulation D –** How to watch for excessive transactions on customers' savings accounts.
- **Regulation CC –** The most important areas of Reg CC: disclosure requirements, completion of hold notices, and timing of holds
- **Truth in Savings –** Disclosure requirements, including the information in this disclosure that is most important to customers
- **Regulation E –** Disclosure requirements and error resolutions that affect your customers most often
- **BSA –** Examiners require "job specific" training
    - This segment will focus on BSA areas that affect you every day when processing customers' transactions
    - Common suspicious transactions will be covered, so you can better identify them
- **TAKE-AWAY TOOLKIT**
    - Reg CC "cheat sheet" to help quickly identify correct hold time frames
    - Sample error resolution procedures and logs for Reg E compliance requirements
    - "Red Flag" list of suspicious activities that affect frontline employees and transactions
    - Sample disclosure checklists so compliance officers and auditors can test your disclosures for Reg CC, E, and Truth in Savings

***Attendance verification for CE credits provided upon request.***

**WHO SHOULD ATTEND?**
This informative session will be useful for tellers, head tellers, new account representatives, compliance officers, and auditors.

**ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.**
Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 25 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of The Bank Deposit Documentation Manual for Front-Line Personnel, published by Bankers Publishing Company, and is well represented in numerous industry publications.

## THREE REGISTRATION OPTIONS

**1. LIVE WEBINAR**
The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that

will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

**2. ON-DEMAND WEB LINK & FREE CD ROM***

**Can't attend the live webinar?** The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, *you will also receive a FREE audio/visual CD ROM.**** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

**LIMITED AVAILABILITY:** The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

**3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)**

Options 1 and 2 described above ***CD ROM for PC use only**

**Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .**

***Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.***

# TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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## Choose Your Training Option(s):

| ***Purchase*** **(check here)** | **Training Method** | **Member** | **Nonmember** |
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| | **Live Webinar** (audio & visual – includes handouts); ***or*** | | |
| | **On-Demand Web Link and FREE CD ROM; *or*** | **$230** | **$275** |
| | **Both Live Webinar and On-Demand Web Link**<br>Option 1 and 2 above (includes Free CD Rom) | **$300** | **$350** |

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