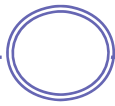


COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



Wausau, WI

January 27, 2015
April 28, 2015
July 21, 2015
October 20, 2015

Madison, WI

January 28, 2015
April 29, 2015
July 22, 2015
October 21, 2015

Presented By:

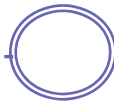


Consultants to the Financial Industry
Young & Associates, Inc.
121 East Main St. / PO Box 711
Kent, OH 44240
1.800.525.9775
www.younginc.com

Sponsored By:



CBW
Community Bankers
of Wisconsin



COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Community Bankers Association of Wisconsin is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Basic Membership to the CBC Program consists of the following:

Quarterly Seminars. A compliance seminar is provided each quarter. The topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. Each person attending the program will receive a detailed manual, written in full narrative, that they can take back to the bank as a reference and training tool.

Monthly Newsletter. The *Compliance Update* newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

Compliance Hotline. Members of the program may call the Young & Associates' toll-free number or visit their Web site on the Internet for compliance officer questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.

CBC Members Only Web Page. This web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. In it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.



NEW! CBC Enhanced Program

In recognition of the rapidly changing regulatory landscape, CBW is offering an additional service for the upcoming year with the new CBC Enhanced Program. Under the CBC Enhanced Program, members can also choose additional options for service. Please refer to the insert in this brochure for information on the different levels for the CBC Program and the services offered under each or contact the CBW office at 608.833.2382.

Program Flexibility

To assure that CBC member banks are getting the most out of their memberships (whether it be the Basic CBC Program or the CBC Enhanced Program), the program is designed with flexibility in mind. We realize that job responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

Who Should Attend

The focus of the CBC is on regulatory compliance. It is essential that your bank's compliance officer attend. But because regulatory compliance should be approached from a team perspective, many banks have also found it extremely beneficial to send additional employees to sessions on topics that relate directly to their positions in the bank. These employees typically come from the customer service, lending, or operations departments in the bank. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.

Dates and Locations:

CBW will be offering the 2015 CBC Program as follows:

January 27, 2015

Holiday Inn, Wausau

January 28, 2015

Crowne Plaza, Madison

April 28, 2015

Holiday Inn, Wausau

April 29, 2015

Crowne Plaza, Madison

July 21, 2015

Holiday Inn, Wausau

July 22, 2015

Crowne Plaza, Madison

October 20, 2015

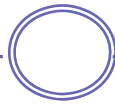
Holiday Inn, Wausau

October 21, 2015

Crowne Plaza, Madison

Registration begins at 8:30 AM. Each seminar runs from 9:00 AM until approximately 4:00 PM.

Holiday Inn, 1000 Imperial Avenue, Wausau
Crowne Plaza, 4402 E. Washington Ave., Madison



COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Regulatory Approval

The Community Bankers for Compliance Program has passed the test of regulatory scrutiny. After the original program was developed in other states, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality.

Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult, though, to listen to a speaker and write detailed notes at the same time. For this reason, the Community Bankers for Compliance Program manuals are written in full narrative. This also enables the banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees.

Risk Management

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor internal compliance. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.

Practical Solutions

Most community banks do not have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program will provide practical, user-friendly compliance techniques and explain how they can be related to all areas of compliance. For example, setting up compliance files, developing training programs, responding to the examinations, and resolving disputes are among the areas that are reviewed.

Participant Interaction

The CBC Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

The Community Bankers for Compliance is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks. In total, the consultants at Young & Associates have published more than 30 books and several hundred articles on banking. They provide training to more than 3,000 bankers each year and are speakers at several state and national conferences.

Seminar Presenters

Bill Elliott, CRCM, Sr. Consultant and Manager of Compliance



With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

Adam Witmer, CRCM, Compliance Consultant



Adam Witmer is a compliance consultant with Young & Associates, Inc., serving client banks in the Midwest. Having an extensive variety of experience in banking, he performs in-bank compliance consulting, conducts compliance training, and writes articles for various compliance publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company in the Midwest. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of compliance, training, internal audit, privacy, deposit and loan operations, retail banking, secondary market lending, and other banking areas. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.



COMMUNITY BANKERS FOR COMPLIANCE PROGRAM 2015

CBC PROGRAM MEMBERSHIP OPTIONS

CBC Basic Program Membership (LEVEL 1):

For members of Community Bankers of Wisconsin (CBW), the price of the CBC Basic Program is \$1,250 per year. This includes attendance at each of the quarterly seminars for one (1) representative from your bank, detailed manuals, the monthly *Compliance Update* newsletter, and on-line and toll-free access to Young & Associates for compliance questions that arise between meetings. Or, your bank can send two (2) representatives from your bank to all four sessions for just \$1,500 if you register in advance (additional representative is just \$300) — that's a substantial savings!

For banks that are not members of CBW, the price of the CBC Basic Program is \$1,500 per year. Or, your bank can send two (2) representatives from your bank to all four sessions for just \$1,850 if you register in advance (additional representative is \$350).

CBC Enhanced Program Membership (LEVEL 2):

- Please check here for the CBC Enhanced Program which is a \$900 additional charge to your CBC Basic Program Membership.

NOTE: Additional options are available through the CBC Enhanced Program. Please contact the CBW office is interested at 608.833.2382.

INDIVIDUAL CBC SEMINAR SESSION FEES

For members of CBW, the price to send one representative from your bank to an individual session is \$375 and \$125 for each additional representative.

For banks that are not members of CBW, the price to send one representative from the bank is \$445 and \$150 for each additional representative.

Dates and Locations:

January 27, 2015 Holiday Inn, Wausau	July 21, 2015 Holiday Inn, Wausau
January 28, 2015 Crowne Plaza, Madison	July 22, 2015 Crowne Plaza, Madison
April 28, 2015 Holiday Inn, Wausau	October 20, 2015 Holiday Inn, Wausau
April 29, 2015 Crowne Plaza, Madison	October 21, 2015 Crowne Plaza, Madison

Registration begins at 8:30 AM.
Each seminar runs from 9:00 AM until
approximately 4:00 PM.

Holiday Inn, 1000 Imperial Avenue, Wausau
Crowne Plaza, 4402 E. Washington Ave., Madison

Designated Banker:

Name: _____

Bank: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____ Fax: _____

E-Mail _____

E-mail address is required for registration.

Additional Delegates:

Total Amount Enclosed: \$ _____

Please check the location you wish to attend in 2015:

_____ Madison

_____ Wausau

___ I have special needs, please contact me before the seminar.

Check here to receive the *Compliance Update* newsletter via e-mail.

Please return registration form along with payment to:

Community Bankers of Wisconsin

455 S. Junction Road, Suite 101

Madison, WI 53719

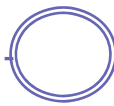
For additional information, contact:

Richard McGuigan

Executive Vice President

Community Bankers of Wisconsin

608.833.2382



COMMUNITY BANKERS FOR COMPLIANCE PROGRAM 2015

In recognition of the rapidly changing regulatory landscape, we urge you to consider additional services for the upcoming year.

CBC Basic Program Membership (LEVEL 1):

Membership includes the following services:

- Four quarterly seminars (subjects to be determined by Young & Association, Inc.)
- Hotline services for all CBC members via telephone and internet
- Monthly *Compliance Update* Newsletter (*sent electronically only*)
 - *Compliance Update* includes an ongoing monthly update to the compliance calendar
- Access to CBC Web Page

CBC Enhanced Program Membership (LEVEL 2):

Membership includes all LEVEL 1 services, PLUS:

- Weekly emailed “News Flash” Compliance Update listing all new pronouncements
 - Guarantees that you will not “miss” something
 - Includes brief descriptions and potential bank departmental impacts
 - Includes web site addresses for each pronouncement
- \$200 credit toward the purchase of individual Young & Associates, Inc. products purchased during the CBC program year
- Quarterly Webinar - CBC Regulatory Update for Management/Staff
 - Will discuss the Regulatory Update section of the quarterly CBC seminars
 - Presentation will be designed for management and staff (non-compliance personnel)
 - An easy tool to use for training – share the entire webinar or individual subjects
 - Pre-recorded webcasts located in a password protected area of the CBC Members Only Page
 - Length of the program(s) determined by the length of the Regulatory Update section of the CBC
 - Available during the final month of each quarter
 - May be downloaded for future use (one year limitation)
- Quarterly Conference Call for all CBC Enhanced Members. Topics will include suggestions from you as well as updates from the Young & Associates, Inc. staff. The calls will be interactive – all participants will be able to share important information with other attendees.

Additional options are available through the CBC Enhanced Program.

**Please contact the CBW office if interested at
608.833.2382.**