



Financial Education & Development
PO Box 1780, Helena, MT 59624
Phone: 406-442-2585
Fax: 406-442-2357
support@financialedinc.com

2022 Webinar Schedule by Category

Revised 4/12/2022

Audit & Accounting

- 1/10/2022 **Call Report Series:**
Monday Call Report Update 2022
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 4/14/2022 **Call Report Series:**
Call Reporting Basics
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 7/14/2022 **Call Report Series:**
Understanding Call Report Regulatory Capital: Standards, Ratios, Risk Weighting
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 9/15/2022 Troubled Debt Restructuring: What Qualifies & Accounting for TDRs as Credit Improves
Todd A. Sprang, CLA
- 10/11/2022 **Call Report Series:**
Call Report Loan Classifications
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

Collections

- 3/24/2022 20 Common Mistakes in Consumer Collections
Morning Elizabeth Fast, Spencer Fane LLP
- 5/10/2022 Reducing Mortgage Delinquency: Proactive Protection of the Bottom Line
David A. Reed, Reed & Jolly, PLLC
- 8/24/2022 Maximizing Recoveries on Charged-Off Loans
David A. Reed, Reed & Jolly, PLLC
- 10/4/2022 Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks
Morning Elizabeth Fast, Spencer Fane LLP

Compliance

1/6/2022 Morning	A Year in the Life of a Compliance Officer Dawn Kincaid, Brode Consulting Services, Inc.	
1/25/2022 Morning	Lending Regulatory Roundup: Avoiding Violations & Preparing for Changes Dawn Kincaid, Brode Consulting Services, Inc.	
2/8/2022 Morning	BSA Officer Reports to the Board Dawn Kincaid, Brode Consulting Services, Inc.	
2/17/2022 Morning	High-Risk Cash-Intensive Businesses: Managing & Monitoring Dawn Kincaid, Brode Consulting Services, Inc.	
3/2/2022 Morning	BSA Exam Manual Update: Identifying & Mitigating BSA Risks Susan Costonis, Compliance Training and Consulting for Financial Institutions	
3/22/2022 Morning	Breaking Down the Anti-Money Laundering Act & Preparing for Impact Dawn Kincaid, Brode Consulting Services, Inc.	
3/29/2022	Top 25 Safe Deposit Compliance Issues David McGuinn, Safe Deposit Specialists	
4/4/2022 Mon. a.m.	Proposed New Beneficial Ownership Rules: Update & Implications Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 12/20/21; Title Amended 3/10/22
4/12/2022 Morning	Surviving a BSA Exam: Recent Hot Spots Dawn Kincaid, Brode Consulting Services, Inc.	
4/26/2022 Morning	Compliance Training for the Frontline Dawn Kincaid, Brode Consulting Services, Inc.	
5/4/2022	BSA Compliance for Commercial Accounts: Beneficial Ownership & Beyond David A. Reed, Reed & Jolly, PLLC	
5/24/2022	Community Reinvestment Act: Preparing for Regulatory Changes Dawn Kincaid, Brode Consulting Services, Inc.	
6/13/2022 Monday	BSA: Russian Sanctions & National Risk Assessments Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 4/11/22
6/14/2022 60 Minutes	New UDAAP Exam Parameters: Beyond Fair Lending Molly Stull, Brode Consulting Services, Inc.	Added Hot Topic 3/23/22
6/16/2022	Decoding the Examination Process: 10 Essential Techniques to Thrive During Your Next Exam David A. Reed, Reed & Jolly, PLLC	
6/30/2022 Morning	Overdrafts Under Fire: Clarifying the Confusion Dawn Kincaid, Brode Consulting Services, Inc.	

- 7/6/2022
Morning Record Retention in the Digital Age: What to Keep, When to Destroy, What Holds Up in Court?
Elizabeth Fast, Spencer Fane LLP
- 7/20/2022
Morning Powers of Attorney In-Depth: Good Faith, Fraud & Fiduciary Capacity
Elizabeth Fast, Spencer Fane LLP
- 7/26/2022 Record Retention Rules for Zoom, Microsoft Teams, Slack & Other E-Collaboration Platforms
Nancy Flynn, The ePolicy Institute
- 8/3/2022
Morning CDD: Creating an Effective Program from the Frontline to the Backroom
Dawn Kincaid, Brode Consulting Services, Inc.
- 8/11/2022 Compliance with E-SIGN, E-Statements & E-Disclosures
Nancy Flynn, The ePolicy Institute
- 8/16/2022
Morning Mission TRID: Overcoming Examiner-Cited Mistakes
Dawn Kincaid, Brode Consulting Services, Inc.
- 8/17/2022 Managing Zoom, Microsoft Teams, Slack &
Other Collaboration Platforms with Effective E-Policies
Nancy Flynn, The ePolicy Institute
- 9/28/2022 Avoiding UDAAP Claims, Errors & Penalties
Mary-Lou Heighes, Compliance Plus, Inc.
- 11/3/2022
Morning SAR Filing Requirements: When, How & Why
Dawn Kincaid, Brode Consulting Services, Inc.
- 12/6/2022 Reg E Requirements for Debit Card Error Resolution
Michele L. Barlow, Macha/PAR
- 12/14/2022
60 Min. a.m. FedNow Risk Assessments & Fraud Controls
Kevin Olsen, VSoft Corporation

Directors

- 4/20/2022 Board-Level Policies: What Is Required & Why
David A. Reed, Reed & Jolly, PLLC
- 6/2/2022 Interpreting Call Reports for the Board
Kira Sexton, CLA
- 6/8/2022
60 Minutes Building a Better Board
Philip K. Smith, Gerrish Smith Tuck
- 7/20/2022 Things That Keep Boards Up at Night
David A. Reed, Reed & Jolly, PLLC
- 11/17/2022
Morning BSA Essentials for the Board & Senior Management
Dawn Kincaid, Brode Consulting Services, Inc.

12/1/2022 Board Secretary Procedural & Compliance Responsibilities
Morning Dawn Kincaid, Brode Consulting Services, Inc.

Frontline & New Accounts

1/4/2022 Head Teller Development: Improving Teller Performance
Molly Stull, Brode Consulting Services, Inc.

3/16/2022 Writing Teller Procedures
Morning Deborah L. Crawford, Gettechnical Inc.

3/30/2022 Medallion & Signature Guarantee Risks, Rules & Best Practices
Elizabeth Fast, Spencer Fane LLP

Added Hot Topic 12/27/21

4/6/2022 **Frontline Series:**
Morning Minor Accounts: Ownership, CIP, Access, Changes & Transactions
Deborah L. Crawford, Gettechnical Inc.

5/5/2022 **Frontline Series:**
Morning Maintaining Consumer Accounts:
Adding Names, Changing Names, Removing Owners, Changing Product Types & More
Deborah L. Crawford, Gettechnical Inc.

6/15/2022 **Frontline Series:**
Morning Maintaining Business Accounts:
Changing Principals, Changing Signers, Resolutions, Changing Products & More
Deborah L. Crawford, Gettechnical Inc.

7/28/2022 **Frontline Series:**
Morning Checking Account Signature Cards: CIP, IRS & Disclosures
Deborah L. Crawford, Gettechnical Inc.

8/25/2022 **Frontline Series:**
Morning Reg CC Check Hold Requirements & Funds Availability
Deborah L. Crawford, Gettechnical Inc.

9/7/2022 Job-Specific BSA Training for Frontline
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions

9/29/2022 **Frontline Series:**
Morning Checks, Mobile Deposits, Substitute Checks: Indemnities, Endorsements & Timeframes
Deborah L. Crawford, Gettechnical Inc.

10/19/2022 Handling Reg E Disputes Confidently & Compliantly
60 Min. a.m. Elizabeth Fast, Spencer Fane LLP

10/25/2022 Handling Court-Ordered Accounts: Estates, Guardianships, Conservatorships & Bankruptcy
Morning Deborah L. Crawford, Gettechnical Inc.

- 12/7/2022 When a Depositor Dies
Morning Elizabeth Fast, Spencer Fane LLP
- 12/13/2022 Consumer Account Documentation: Best Practices
Morning Dawn Kincaid, Brode Consulting Services, Inc.

Human Resources

- 1/13/2022 New Employee Required Training
Molly Stull, Brode Consulting Services, Inc.
- 2/9/2022 Onboarding: The New Normal
Diane Pape Reed, HR Doc
- 4/28/2022 DEI: Keeping It Compliant
60 Minutes Diane Pape Reed, HR Doc
- 8/30/2022 The Way Forward to MORE Time: How to Manage Your Time, Instead of It Managing You
60 Minutes Debbie Peterson, Getting to Clarity, LLC

IRA

- 1/18/2022 2022 IRA & HSA Update: Staying Compliant
Morning Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 4/19/2022 IRA & HSA: 2022's Hottest Issues & Answers
Morning Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 7/19/2022 Advanced Beneficiary & RMD Considerations
Morning Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 9/13/2022 Traditional & Roth IRA Part 1:
Morning Eligibility, Contributions, Rollovers & Transfers
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 10/18/2022 Traditional & Roth IRA Part 2:
Morning Distributions, Taxation, Withholding & Penalties
Frank J. LaLoggia, LaLoggia Consulting, Inc.

Information Technology

- 1/11/2022 A Cookie Diet: Privacy, Restricted Data Access & Building Online Visibility Beyond 2022
Eric C. Cook, WSI Internet Consulting
- 6/7/2022 Measure It to Manage It: Understanding Analytics & How to Determine Online Success
Eric C. Cook, WSI Internet Consulting

9/14/2022 Top 10 IT Frauds: Risks & Protection Strategies for Financial Institutions
John Moeller, CLA

Lending

1/26/2022 2021 HMDA Submission Due March 1, 2022: Updates & Challenges
60 Min. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions

1/27/2022 Loan Documentation for All Legal Entities
Morning Elizabeth Fast, Spencer Fane LLP

2/2/2022 Converting a 1040 Personal Return to Cash Flow Part 1: Schedules B & C
Timothy P. Harrington, TEAM Resources

2/15/2022 Lending on Low-Income Housing Tax Credit Projects
Elizabeth Fast, Spencer Fane LLP

2/17/2022 Deep Dive into Force-Placed Flood Insurance
60 Minutes Molly Stull, Brode Consulting Services, Inc.

2/22/2022 Lending to Tenants-in-Common Projects
Morning Elizabeth Fast, Spencer Fane LLP

2/23/2022 Converting a 1040 Personal Return to Cash Flow Part 2: Schedules D, E & F
Timothy P. Harrington, TEAM Resources

3/3/2022 Appraisal Requirements: A Comprehensive Regulatory Summary
Mary-Lou Heighes, Compliance Plus, Inc.

3/15/2022 Real Estate Escrow Accounts & Flood Insurance
Mary-Lou Heighes, Compliance Plus, Inc.

3/23/2022 An In-Depth Look at Regulation Z's Amended Qualified Mortgage (QM) Rule
Michael Christians, Michael Christians Consulting, LLC

3/24/2022 Fair Lending Cornerstones: Best Practices & Current Agency Guidance
Molly Stull, Brode Consulting Services, Inc.

4/7/2022 Converting Accrual Statements into Cash Flow
Jeffery W. Johnson, Bankers Insight Group, LLC

4/20/2022 Writing Effective Credit Memos & Loan Narratives
Morning Molly Stull, Brode Consulting Services, Inc.

4/27/2022 Ag Lending Compliance
Molly Stull, Brode Consulting Services, Inc.

5/17/2022 Construction Loan Nuts & Bolts: Documentation, Sample Scenarios & Avoiding Errors
Morning Dawn Kincaid, Brode Consulting Services, Inc.

- 5/17/2022 **Consumer Lending Series:**
Consumer Underwriting 101: From Application to Approval
Jeffery W. Johnson, Bankers Insight Group, LLC
- 6/6/2022 HMDA Bootcamp Basics **Added Hot Topic 3/23/22**
Mon. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 6/21/2022 **Consumer Lending Series:**
Morning Consumer Lending Collateral Considerations & Documentation
Elizabeth Fast, Spencer Fane LLP
- 6/22/2022 Commercial Lending: Risks, Rewards, Controls & Common Mistakes
Jeffery W. Johnson, Bankers Insight Group, LLC
- 6/28/2022 Mortgage Loan Origination: Critical Timing Requirements
Molly Stull, Brode Consulting Services, Inc.
- 7/7/2022 Countdown to ATR/QM Changes Effective October 1, 2022: Preparing Policies & Processes
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 7/14/2022 **Consumer Lending Series:**
Morning Proper Repossession, Notice & Sale of Non-Real Estate Collateral
Elizabeth Fast, Spencer Fane LLP
- 8/4/2022 Securing Collateral Part 1:
Morning Forms UCC-1 & 3: Filing, Perfection, Amending & Terminating
Elizabeth Fast, Spencer Fane LLP
- 8/9/2022 Managing a Borrower's Business Through a Loan Agreement
Jeffery W. Johnson, Bankers Insight Group, LLC
- 8/10/2022 E-SIGN Act: Electronic Loan Document Delivery
Morning Elizabeth Fast, Spencer Fane LLP
- 8/23/2022 Adding the "Wow Factor" to Credit Analysis
Jeffery W. Johnson, Bankers Insight Group, LLC
- 9/1/2022 **Consumer Lending Series:**
Morning Consumer Lending Regulatory Essentials: Fair Lending, UDAAP, Privacy & More
Elizabeth Fast, Spencer Fane LLP
- 9/8/2022 When a Borrower Dies
Morning Elizabeth Fast, Spencer Fane LLP
- 9/20/2022 Securing Collateral Part 2:
Morning Purchase Money Security Interests: Taking Priority Over a Perfected Creditor
Elizabeth Fast, Spencer Fane LLP
- 9/21/2022 Appraisal Reviews: Do You Know What to Look For?
Morning Dawn Kincaid, Brode Consulting Services, Inc.

- 9/27/2022 TRID: Recognizing a Changed Circumstance & Issuing a Revised Loan Estimate
60 Minutes Molly Stull, Brode Consulting Services, Inc.
- 10/13/2022 Preparing for Examination Under the Mortgage Servicing Rules
David A. Reed, Reed & Jolly, PLLC
- 10/26/2022 Ability to Repay: Qualified Mortgages & TILA RESPA Disclosures
Mary-Lou Heighes, Compliance Plus, Inc.
- 11/2/2022 Job-Specific BSA Training for Lenders
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 11/15/2022 Mortgage Lending Compliance Overview
Mary-Lou Heighes, Compliance Plus, Inc.

Marketing

- 2/24/2022 Advertising Compliance
Mary-Lou Heighes, Compliance Plus, Inc.
- 5/19/2022 Building a Successful Cross-Selling Platform
Tim Tivis, Pinnacle Training Group
- 10/12/2022 Images, Video, Audio: What's New & Next for Social Media Platforms?
Eric C. Cook, WSI Internet Consulting
- 11/16/2022 Social Media: Paid, Owned, Earned
Patrick W. Dix, SHAZAM, Inc.

Operations

- 1/5/2022 **ACH Series:**
Quick Start Guide to ACH for the Frontline
Michele L. Barlow, Macha/PAR
- 1/12/2022 **Deposit Ops Series:**
Morning Interest Reporting for Nonresident Aliens: Foreign & US Taxpayer ID Numbers
Deborah L. Crawford, Gettechnical Inc.
- 1/19/2022 Provisional Credit Under Reg E: Rules, Best Practices & FAQs
Morning Elizabeth Fast, Spencer Fane LLP
- 1/19/2022 Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities
60 Minutes Michele L. Barlow, Macha/PAR
- 2/8/2022 **ACH Series:**
The Green Book & Government Payments Explained
Jason Johnson, UMACHA

2/16/2022 Morning	Deposit Ops Series: Writing New Account Procedures Deborah L. Crawford, Gettechnical Inc.	
3/8/2022 60 Minutes	Board-Approved Policies: Managing, Updating, Record Retention & More Molly Stull, Brode Consulting Services, Inc.	Title Amended 1/4/22
3/9/2022 Morning	Deposit Ops Series: Opening Accounts Online: CIP, CDD, Documentation & More Susan Costonis, Compliance Training and Consulting for Financial Institutions	
3/9/2022	ACH Series: 2022 ACH Rules Update, Including Faster Payments Shelly Sipple, EPCOR	
3/17/2022	ACH for P2P Transfers: Perils & Protections Michele L. Barlow, Macha/PAR	
4/5/2022	Deposit Ops Series: Payment Systems Bootcamp Kimberly Ellis, UMACHA	
4/12/2022	ACH Series: ACH Origination: Internal, Loans, Transfers & More Michele L. Barlow, Macha/PAR	
4/22/2022 Friday a.m.	New FDIC Rule Changes for Trusts & Mortgage Servicing Accounts Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 1/27/22
5/11/2022 Morning	ACH Series: Decoding ACH Return Reason Codes Michele L. Barlow, Macha/PAR	
5/18/2022 Morning	Deposit Ops Series: Handling Trusts & Other Fiduciary Accounts Elizabeth Fast, Spencer Fane LLP	
5/19/2022 60 Min. a.m.	The New ACH Rules on Prenotification & Micro-Entries Michele L. Barlow, Macha/PAR	Added Hot Topic 2/2/22
5/25/2022 Morning	Enhanced Due Diligence & Risk Assessment of ACH Customers Elizabeth Fast, Spencer Fane LLP	
6/1/2022 Morning	When a Business Owner Dies, Sells, or Delegates Authority Elizabeth Fast, Spencer Fane LLP	
6/1/2022 60 Minutes	Faster Payments Basics Kimberly Ellis, UMACHA	

6/9/2022 Morning	ACH Series: Electronic Payment Fraud: When Is Your Institution Liable? Elizabeth Fast, Spencer Fane LLP	
7/12/2022	Deposit Ops Series: Deposit Operations Comprehensive Compliance, Including BSA Mary-Lou Heighes, Compliance Plus, Inc.	
7/13/2022	Vendor Due Diligence & Effective Vendor Management David A. Reed, Reed & Jolly, PLLC	
7/27/2022 Morning	New ACH Rules Effective 9/30/22: Nested Third-Party Sender Roles & Risks Shelly Sipple, EPCOR	Added Hot Topic 3/23/22
8/2/2022 Morning	Emerging Payments: Embracing Same Day ACH, RTP & FedNow Shelly Sipple, EPCOR	Added Hot Topic 3/23/22
8/16/2022	Transitioning Away from LIBOR: Preparation & Practicalities Michael Christians, Michael Christians Consulting, LLC	Added Hot Topic 4/11/22
8/18/2022 60 Minutes	WSUD vs. Stop Payment: Definitions, Differences, Compliance Kimberly Ellis, UMACHA	
10/5/2022	Reg E & the Electronic Fund Transfer Act Mary-Lou Heighes, Compliance Plus, Inc.	
11/8/2022 Morning	Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More Elizabeth Fast, Spencer Fane LLP	
11/9/2022 Morning	IRS Reporting, B Notices, Fines & Penalty Letters Deborah L. Crawford, Gettechnical Inc.	
11/10/2022 60 Minutes	Preparing for FedNow: Technology, Products, Services & More Kevin Olsen, VSoft Corporation	
12/8/2022 60 Minutes	Managing Your Mobile RDC Program Kimberly Ellis, UMACHA	

Security & Fraud

1/25/2022 60 Minutes	New 36-Hour Deadline for Reporting Cyber Security & Ransomware Incidents Molly Stull, Brode Consulting Services, Inc.	Added Hot Topic 11/29/21
2/1/2022 Morning	New Resources for Fighting Synthetic Identity Fraud Dawn Kincaid, Brode Consulting Services, Inc.	
4/13/2022	The Latest in Social Engineering Attacks – How to Protect Against Complex Threats John Moeller, CLA	

- 6/23/2022 Identity Theft Red Flags & FACT Act Compliance
David A. Reed, Reed & Jolly, PLLC
- 7/27/2022 Elevating Your Fraud Prevention Strategies
Ryan Dutton, SHAZAM, Inc.
- 9/12/2022 Fraud Channels: Check & Debit Card
Monday a.m. Elizabeth Fast, Spencer Fane LLP **Added Hot Topic 4/11/22**
- 10/27/2022 Robbery Basics & Beyond
Carol Dodgen, Dodgen Security Consulting
- 11/9/2022 Financial Exploitation & Elder Fraud
Barry Thompson, Thompson Consulting Group, LLC

Senior Management

- 1/20/2022 Understanding the Current M&A Market for Community Banks
60 Minutes Philip K. Smith, Gerrish Smith Tuck
- 2/3/2022 The Impact of Evolving Marijuana Laws on Your Institution
David A. Reed, Reed & Jolly, PLLC
- 3/1/2022 2022 Supervisory Priorities Explained
David A. Reed, Reed & Jolly, PLLC
- 8/10/2022 Characteristics of Strong Risk Assessments: Tools to Monitor & Report Results
Marcia Malzahn, Malzahn Strategic
- 8/11/2022 CECL Implications for Planners & Procrastinators: Deadline January 1, 2023
Morning Robert L. Viering, RiverPointUSA LLC **Added Hot Topic 4/11/22**
- 8/31/2022 A Cryptocurrency Primer for Banks: Guidance, Risks & Red Flags
Molly Stull, Brode Consulting Services, Inc. **Added Hot Topic 4/11/22**
- 10/6/2022 Are Safe Deposit Boxes on the Way Out?
David McGuinn, Safe Deposit Specialists
- 11/29/2022 Best Practices for Performing Quality-Control Loan Reviews
Jeffery W. Johnson, Bankers Insight Group, LLC

Webinar Times

Most webinars are held at 2:00 p.m. Central.
Morning webinars are held at 10:00 a.m. Central.
Check brochure copy for times.