



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

## 2023 Webinar Schedule by Category

Revised 10/19/2022

### Auditing & Accounting

- 1/17/2023 2023 Call Report Update  
Michael Gordon, Mauldin & Jenkins, LLC
- 4/13/2023 Introduction to Call Report Preparation  
Michael Gordon, Mauldin & Jenkins, LLC
- 7/18/2023 Call Report Preparation: Avoiding Common Errors  
Morning Michael Gordon, Mauldin & Jenkins, LLC
- 8/2/2023 IT Audit Options: How to Choose the Right One for Your Institution  
John Moeller, CLA
- 9/25/2023 Top ACH Audit Findings & Tips to Avoid Them  
Monday a.m. Shelly Sipple, EPCOR
- 12/12/2023 CECL... One Year In  
60 Min. a.m. Robert L. Viering, RiverPointUSA LLC

### Collections

- 2/1/2023 Mortgage Defaults: Workouts, Alternatives, Foreclosures, Short Sales & More  
Morning Elizabeth Fast, Spencer Fane LLP
- 2/22/2023 **Debt Resolution Series:**  
TDR Comeback: Qualification Under CECL & End of CARES Act  
Stephen J.M. Schiltz, CLA
- 4/20/2023 **Debt Resolution Series:**  
Morning Lessons Learned from the FDCPA Collection Rule Changes  
Elizabeth Fast, Spencer Fane LLP
- 6/20/2023 **Debt Resolution Series:**  
Morning Intermediate Collector: Refining Collections Skills  
David A. Reed, Reed & Jolly, PLLC

- 7/13/2023 Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral  
David A. Reed, Reed & Jolly, PLLC
- 8/15/2023 **Debt Resolution Series:**  
Morning Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives  
David A. Reed, Reed & Jolly, PLLC
- 9/14/2023 Your Consumer Borrower Filed Bankruptcy, Now What? Chapters 7 & 13  
Morning Elizabeth Fast, Spencer Fane LLP
- 10/10/2023 **Debt Resolution Series:**  
Morning 20 Common Mistakes in Consumer Collection  
Elizabeth Fast, Spencer Fane LLP
- 11/1/2023 UDAAP & Debt Collection  
Michael Christians, Michael Christians Consulting, LLC
- 12/5/2023 **Debt Resolution Series:**  
Morning Proper Repossession, Notice & Sale of Non-Real Estate Collateral  
Elizabeth Fast, Spencer Fane LLP

## Compliance

- 1/4/2023 Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment  
Morning Elizabeth Fast, Spencer Fane LLP
- 1/11/2023 BSA Officer Part 1: BSA Update for BSA Officers  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 1/18/2023 Beneficial Ownership Final Rule: Details & Deadlines  
Morning Deborah L. Crawford, Gettechnical Inc.
- 1/24/2023 Credit Reporting Risks in the Banking Environment  
David A. Reed, Reed & Jolly, PLLC
- 1/31/2023 Anti-Money Laundering Act: Update & Lessons Learned  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 2/16/2023 Compliance Officers: Advanced Deposit & Consumer Compliance Training  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 3/9/2023 BSA Officer Part 2: BSA Reporting to the Board  
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 4/12/2023 Cryptocurrency Regulatory Expectations & Guidance  
Molly Stull, Brode Consulting Services, Inc.
- 4/18/2023 Cannabis Banking: Hemp, MRBs, & CBD Business Update  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

4/24/2023 Monday	Effective Management of Credit Report Disputes David A. Reed, Reed & Jolly, PLLC
5/3/2023 Morning	BSA Officer Part 3: BSA/AML Deep Dive for the New BSA Officer Dawn Kincaid, Brode Consulting Services, Inc.
5/4/2023 Morning	Safe Deposit Issues: Drilling, Unpaid Rent, Death & Unclaimed Property Elizabeth Fast, Spencer Fane LLP
5/24/2023 60 Minutes	Designing Right-Size Risk Assessments Harrison Powers, CLA
6/6/2023 Morning	Compliance Management Systems Mary-Lou Heighes, Compliance Plus, Inc.
6/13/2023	Top 10 Hot Spots on Compliance Exams Molly Stull, Brode Consulting Services, Inc.
6/28/2023 Morning	Reg CC Update, Review, RDC & Reg D Deborah L. Crawford, Gettechnical Inc.
7/13/2023 Morning	Website Compliance: Best Practices & Common Issues Betsy Glickman, Mauldin & Jenkins, LLC
7/20/2023 60 Min. a.m.	BSA Overview for Non-Transactional & Support Staff Mary-Lou Heighes, Compliance Plus, Inc.
8/31/2023 Morning	Record Retention & Destruction Policy & Timeframes Elizabeth Fast, Spencer Fane LLP
9/13/2023 60 Min. a.m.	HMDA Part 1: Application Basics Susan Costonis, Compliance Training and Consulting for Financial Institutions
10/11/2023 60 Min. a.m.	HMDA Part 2: Demographic Collection Susan Costonis, Compliance Training and Consulting for Financial Institutions
10/26/2023 60 Min. a.m.	HMDA Part 3: Commercial Loans Susan Costonis, Compliance Training and Consulting for Financial Institutions
10/30/2023 Monday	Banking Legal Marijuana Businesses David A. Reed, Reed & Jolly, PLLC
11/14/2023 Morning	Overdraft Risks & Five Best Practices Susan Costonis, Compliance Training and Consulting for Financial Institutions
11/16/2023 Morning	Notary Essentials, Virtual Notarizations & Legalities Elizabeth Fast, Spencer Fane LLP

## Frontline & New Accounts

2/15/2023 Morning	BSA for Frontline Staff Deborah L. Crawford, Gettechnical Inc.
4/4/2023 Morning	The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC Dawn Kincaid, Brode Consulting Services, Inc.
4/6/2023 Morning	Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership Susan Costonis, Compliance Training and Consulting for Financial Institutions
4/19/2023 Morning	A to Z on Endorsements Deborah L. Crawford, Gettechnical Inc.
5/2/2023 Morning	<b>New Accounts Series:</b> Minor Accounts Options & Transactions Mary-Lou Heighes, Compliance Plus, Inc.
5/10/2023 Morning	High-Risk Accountholders & Services Deborah L. Crawford, Gettechnical Inc.
6/7/2023	Branch Managers & Head Tellers: Managing the Critical Aspects Molly Stull, Brode Consulting Services, Inc.
6/8/2023	Creating a Seamless Accountholder Experience: Culture, Service, Retention Tim Tivis, Pinnacle Training Group
7/6/2023 Morning	Powers of Attorney & Deposit Accounts: Variations, Permissions, Red Flags, Multiple Signers Elizabeth Fast, Spencer Fane LLP
7/12/2023 Morning	<b>New Accounts Series:</b> Handling Trusts & Other Fiduciary Accounts Deborah L. Crawford, Gettechnical Inc.
8/23/2023 Morning	SARs & Cyber Crimes Deborah L. Crawford, Gettechnical Inc.
8/30/2023 60 Min. a.m.	Five Steps for E-SIGN Compliance Susan Costonis, Compliance Training and Consulting for Financial Institutions
9/6/2023 Morning	Regulation CC for Tellers Deborah L. Crawford, Gettechnical Inc.
9/20/2023 Morning	<b>New Accounts Series:</b> Business Accounts: Setup, Management & Authority Mary-Lou Heighes, Compliance Plus, Inc.
11/2/2023	Robbery: Prevention, Safety & Current Threats Carol Dodgen, Dodgen Security Consulting

11/29/2023 **New Accounts Series:**  
Morning Opening NRA Accounts  
Deborah L. Crawford, Gettechnical Inc.

12/21/2023  
Morning When a Depositor Dies: Next Steps  
Elizabeth Fast, Spencer Fane LLP

## Human Resources

5/18/2023 Business Writing Boot Camp, Including Critique of Your Own Writing Sample  
Nancy Flynn, The ePolicy Institute

6/22/2023 Nonperforming Employees: Managing & Documenting  
Diane Pape Reed, HR Doc

8/3/2023 Marijuana Policy & Best Practices: Handling Employee Medical & Recreational Use  
Nancy Flynn, The ePolicy Institute

## IRA

1/12/2023 **IRA Series:**  
Morning IRA & HSA Update: Discover What's New & Changing  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

3/2/2023 **IRA Series:**  
Morning IRA Beneficiary Designations & Distributions Part A:  
Proper Handling, Responsibilities & Compliance  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

3/30/2023 **IRA Series:**  
Morning IRA Beneficiary Designations & Distributions Part B:  
Successor Beneficiaries & Deaths After January 1, 2020  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

9/19/2023 **IRA Series:**  
Morning Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

10/4/2023 **IRA Series:**  
Morning Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

11/28/2023 **IRA Series:**  
Morning IRA Year-End Update: New & Important IRA Issues & Answers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.

## Lending

- 1/3/2023  
Morning Final ATR/QM Rules: Guidance, ATR Options & Policy Update  
Dawn Kincaid, Brode Consulting Services, Inc.
- 1/10/2023 Protecting the SBA Guarantee Start to Finish  
Kimberly A. Rayer, Starfield & Smith, PC
- 1/19/2023  
Morning **Credit Analysis Series:**  
Cash Flow Analysis Part 1: Debt Service Coverage, Global Cash Flow & More  
Robert L. Viering, RiverPointUSA LLC
- 1/25/2023 2022 HMDA Submission Due March 1, 2023: Updates, Challenges & Real-Life Examples  
60 Min. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 1/25/2023 Qualifying Borrowers Using Personal Tax Returns Part 1: Schedules B & C  
Timothy P. Harrington, TEAM Resources
- 2/2/2023  
Morning Regulatory Update for the Credit Analyst  
Robert L. Viering, RiverPointUSA LLC
- 2/14/2023  
Morning **Credit Analysis Series:**  
Cash Flow Analysis Part 2: Deeper Analysis, Balance Sheet & External Factors  
Robert L. Viering, RiverPointUSA LLC
- 2/14/2023 Qualifying Borrowers Using Personal Tax Returns Part 2: Schedules D, E & F  
Timothy P. Harrington, TEAM Resources
- 2/21/2023  
60 Min. a.m. Five Reasons to Prepare for 1071 Rules:  
Small Business Reporting for Women & Minority Owned Businesses  
Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 2/28/2023  
Morning Banking Military Personnel: MLA, SCRA & Recent Citations  
Dawn Kincaid, Brode Consulting Services, Inc.
- 3/1/2023  
Morning Commercial Loans: Workouts, Restructuring & Reducing Loan Losses  
Elizabeth Fast, Spencer Fane LLP
- 3/7/2023  
Morning Agricultural Lending Basics  
Robert L. Viering, RiverPointUSA LLC
- 3/7/2023 Escrow Excellence: From Loan Estimate to Annual Analysis  
Molly Stull, Brode Consulting Services, Inc.
- 3/21/2023 Standard Flood Hazard Determination Form Line-by-Line  
Molly Stull, Brode Consulting Services, Inc.
- 3/28/2023  
Morning **Credit Analysis Series:**  
C&I Lending for CRE Lenders  
Robert L. Viering, RiverPointUSA LLC

4/5/2023 Morning Real Estate Construction Loans Start to Finish:  
Consumer & Commercial; Unique Issues & Landmines  
Elizabeth Fast, Spencer Fane LLP

4/27/2023 Morning **Credit Analysis Series:**  
Collateral Analysis: Evaluation, Weaknesses & Monitoring Value  
Robert L. Viering, RiverPointUSA LLC

5/11/2023 Morning Consumer Real Estate Loans: Step-by-Step  
Dawn Kincaid, Brode Consulting Services, Inc.

6/27/2023 Morning Consumer Real Estate Appraisal Reviews  
Dawn Kincaid, Brode Consulting Services, Inc.

7/6/2023 Accounting Foundations for Lenders  
Jeffery W. Johnson, Bankers Insight Group, LLC

7/18/2023 Unpacking Adverse Action Requirements  
Molly Stull, Brode Consulting Services, Inc.

9/7/2023 Morning ECOA & Fair Lending: Examiner Hot Buttons  
Elizabeth Fast, Spencer Fane LLP

10/5/2023 Morning TRID Breakdown Part 1:  
Loan Estimate for Fixed-Purchase, Variable-Refinance & Construction-Perm  
Dawn Kincaid, Brode Consulting Services, Inc.

10/12/2023 Morning Stress Testing Your Loan Portfolio  
Robert L. Viering, RiverPointUSA LLC

10/18/2023 Morning Annual MLO Requirements & SAFE Act Compliance  
Susan Costonis, Compliance Training and Consulting for Financial Institutions

10/19/2023 Morning When a Borrower Dies: Next Steps  
Elizabeth Fast, Spencer Fane LLP

10/24/2023 Morning Commercial Lending Basics: Risks, Scrutiny, Safeguards, Collateral & More  
Dawn Kincaid, Brode Consulting Services, Inc.

11/9/2023 Morning TRID Breakdown Part 2:  
Closing Disclosure for Fixed-Purchase, Variable-Refinance & Construction-Perm  
Dawn Kincaid, Brode Consulting Services, Inc.

11/30/2023 Morning BSA for Lenders  
Dawn Kincaid, Brode Consulting Services, Inc.

12/6/2023 HELOC How-To In-Depth  
Molly Stull, Brode Consulting Services, Inc.

## Marketing

- 2/7/2023  
60 Minutes Top Five Marketing Trends for 2023 & Beyond  
Diane Pape Reed, HR Doc
- 5/30/2023 The Digital Dozen: 12 Digital Strategies You Should Be Using Today  
Eric C. Cook, WSI & The LinkedBanker
- 6/15/2023  
Morning Advertising Compliance: Web, Text, Print, TV & Radio  
Elizabeth Fast, Spencer Fane LLP
- 7/25/2023 Proven Steps to Successful Business Development:  
Prospects, Scripts, Overcoming Objections & Measuring Performance  
Tim Tivis, Pinnacle Training Group
- 8/17/2023  
Morning Measuring the ROI of Your Digital Marketing Strategy  
Eric C. Cook, WSI & The LinkedBanker

## Operations

- 1/5/2023  
Morning The ABCs of RDC  
Michele L. Barlow, Macha/PAR
- 2/8/2023 Mastercard Debit Card Chargebacks: Rules, Rights & Challenges  
Diana Kern, SHAZAM, Inc.
- 3/6/2023  
Monday RTP & FedNow FAQs  
Ashton Vandivert, EPCOR  
60 Min. a.m.
- 3/14/2023 Visa Debit Card Chargebacks: Rules, Rights & Challenges  
Diana Kern, SHAZAM, Inc.
- 3/20/2023  
Monday a.m. ACH Risk Assessments for RDFIs & ODFIs  
Kimberly Ellis, UMACHA
- 3/27/2023  
Monday a.m. 2023 ACH Rules Update, Initiatives & Instant Payments  
Shelly Sipple, EPCOR
- 3/29/2023  
Morning Provisional Credit Under Reg E: Rules, Best Practices & FAQs  
Elizabeth Fast, Spencer Fane LLP
- 4/11/2023  
Morning Check Returns: Past the Point of Redemption  
Marcy Cauthon, EPCOR
- 4/25/2023 RDFI Returns: 2 Business Days vs. 60 Calendar Days – Understanding the Difference  
Kimberly Ellis, UMACHA



- 5/9/2023  
Morning Liability with ACH Death Notification Entries (DNEs) & Reclamations  
Michele L. Barlow, Macha/PAR
- 5/16/2023  
Morning Credit Card Compliance: Issuance, Changes, Statements, Errors & More  
Mary-Lou Heighes, Compliance Plus, Inc.
- 5/31/2023  
Morning ACH Basics for Operations Staff  
Michele L. Barlow, Macha/PAR
- 6/29/2023  
Morning Handling Consumer Complaints & Disputes Fairly & Accurately  
David A. Reed, Reed & Jolly, PLLC
- 7/20/2023 Treasury Management: A Powerful Tool to Increase Deposits & Fee Income  
Marcia Malzahn, Malzahn Strategic
- 8/8/2023  
Morning What Reg E & the Nacha Rules Mean to You, Including Dealing with Discordant Rules  
Michele L. Barlow, Macha/PAR
- 8/17/2023 Job-Specific Compliance Training for Deposit Operations  
Molly Stull, Brode Consulting Services, Inc.
- 8/24/2023  
Morning Debit Card Payment Fundamentals  
Diana Kern, SHAZAM, Inc.
- 9/5/2023  
Morning ACH & P2P Payments: Perils & Protections  
Michele L. Barlow, Macha/PAR
- 9/12/2023 ACH Return Reason Codes: Commonly Used & Misused Codes  
Kimberly Ellis, UMACHA
- 9/21/2023  
Morning BSA for Operations Personnel  
Dawn Kincaid, Brode Consulting Services, Inc.
- 10/25/2023  
Morning Accurately Completing the W-9, W-8BEN, W-8BENE, 1099-INT & 1042-S  
Deborah L. Crawford, Gettechnical Inc.
- 11/8/2023  
Morning Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More  
Elizabeth Fast, Spencer Fane LLP

## [Security & Fraud](#)

- 1/18/2023 Beginning Security Officer: Dos, Don'ts & Compliance  
Barry Thompson, Thompson Consulting Group, LLC
- 1/26/2023  
Morning CTR Line-by-Line: Accuracy & Insight  
Mary-Lou Heighes, Compliance Plus, Inc.
- 2/9/2023  
Morning SAR Line-by-Line: Compliance & Decision-Making  
Mary-Lou Heighes, Compliance Plus, Inc.

- 3/15/2023 Handling Difficult People: Warning Signs & Effective Tactics  
Barry Thompson & Arvin Clar, Thompson Consulting Group, LLC
- 5/18/2023 **Fraud Series:**  
60 Min. a.m. Managing Faster Payments Risk & Fraud  
Kevin Olsen, Pidgin/Payments Professor
- 6/21/2023 FFIEC Cybersecurity Assessments: Recent Findings & Recommendations  
John Moeller, CLA
- 8/1/2023 **Fraud Series:**  
60 Min. a.m. Old-School Check Fraud; New RDC Tricks  
Marcy Cauthon, EPCOR
- 10/3/2023 **Fraud Series:**  
Morning Fighting Fraud: Recognizing Red Flags & Assisting Account Holders  
Dawn Kincaid, Brode Consulting Services, Inc.
- 12/13/2023 **Fraud Series:**  
Morning Elder Fraud Issues  
Deborah L. Crawford, Gettechnical Inc.

## Senior Management

- 3/23/2023 Supervisory Priorities 2023  
David A. Reed, Reed & Jolly, PLLC
- 7/11/2023 Strategic Planning for Community Banks  
Marcia Malzahn, Malzahn Strategic
- 9/26/2023 Understanding CAMELS Components & Risk  
David A. Reed, Reed & Jolly, PLLC
- 12/14/2023 BSA for Officers & Directors  
60 Min. a.m. Mary-Lou Heighes, Compliance Plus, Inc.
- 12/19/2023 Board Secretary: Documenting Minutes, Corrections & Disagreements  
Morning Dawn Kincaid, Brode Consulting Services, Inc.

### **Webinar Times**

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