



Financial Education & Development
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2023 Webinar Schedule

Revised 10/19/2022

- 1/3/2023 Morning Final ATR/QM Rules: Guidance, ATR Options & Policy Update
Dawn Kincaid, Brode Consulting Services, Inc.
- 1/4/2023 Morning Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment
Elizabeth Fast, Spencer Fane LLP
- 1/5/2023 Morning The ABCs of RDC
Michele L. Barlow, Macha/PAR
- 1/10/2023 Protecting the SBA Guarantee Start to Finish
Kimberly A. Rayer, Starfield & Smith, PC
- 1/11/2023 Morning BSA Officer Part 1: BSA Update for BSA Officers
Dawn Kincaid, Brode Consulting Services, Inc.
- 1/12/2023 Morning **IRA Series:**
IRA & HSA Update: Discover What's New & Changing
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 1/17/2023 2023 Call Report Update
Michael Gordon, Mauldin & Jenkins, LLC
- 1/18/2023 Morning Beneficial Ownership Final Rule: Details & Deadlines
Deborah L. Crawford, Gettechnical Inc.
- 1/18/2023 Beginning Security Officer: Dos, Don'ts & Compliance
Barry Thompson, Thompson Consulting Group, LLC
- 1/19/2023 Morning **Credit Analysis Series:**
Cash Flow Analysis Part 1: Debt Service Coverage, Global Cash Flow & More
Robert L. Viering, RiverPointUSA LLC
- 1/24/2023 Credit Reporting Risks in the Banking Environment
David A. Reed, Reed & Jolly, PLLC
- 1/25/2023 60 Min. a.m. 2022 HMDA Submission Due March 1, 2023:
Updates, Challenges & Real-Life Examples
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
- 1/26/2023 Morning CTR Line-by-Line: Accuracy & Insight
Mary-Lou Heighes, Compliance Plus, Inc.
- 1/31/2023 Morning Anti-Money Laundering Act: Update & Lessons Learned
Dawn Kincaid, Brode Consulting Services, Inc.
- 2/1/2023 Morning Mortgage Defaults: Workouts, Alternatives, Foreclosures, Short Sales & More
Elizabeth Fast, Spencer Fane LLP
- 2/2/2023 Morning Regulatory Update for the Credit Analyst
Robert L. Viering, RiverPointUSA LLC
- 2/7/2023 60 Minutes Top Five Marketing Trends for 2023 & Beyond
Diane Pape Reed, HR Doc
- 2/8/2023 Mastercard Debit Card Chargebacks: Rules, Rights & Challenges
Diana Kern, SHAZAM, Inc.
- 2/9/2023 Morning SAR Line-by-Line: Compliance & Decision-Making
Mary-Lou Heighes, Compliance Plus, Inc.
- 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
- 2/15/2023 Morning BSA for Frontline Staff
Deborah L. Crawford, Gettechnical Inc.
- 2/16/2023 Morning Compliance Officers: Advanced Deposit & Consumer Compliance Training
Dawn Kincaid, Brode Consulting Services, Inc.
- 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
- 2/22/2023 **Debt Resolution Series:**
TDR Comeback: Qualification Under CECL & End of CARES Act
Stephen J.M. Schiltz, CLA
- 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

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

3/6/2023 RTP & FedNow FAQs
Monday Ashton Vandivert, EPCOR
60 Min. a.m.

3/7/2023 Agricultural Lending Basics
Morning Robert L. Viering, RiverPointUSA LLC

3/7/2023 Escrow Excellence: From Loan Estimate to Annual Analysis
Molly Stull, Brode Consulting Services, Inc.

3/9/2023 BSA Officer Part 2: BSA Reporting to the Board
Morning Dawn Kincaid, Brode Consulting Services, Inc.

3/14/2023 Visa Debit Card Chargebacks: Rules, Rights & Challenges
Diana Kern, SHAZAM, Inc.

3/15/2023 Handling Difficult People: Warning Signs & Effective Tactics
Barry Thompson & Arvin Clar, Thompson Consulting Group, LLC

3/20/2023 ACH Risk Assessments for RDFIs & ODFIs
Monday a.m. Kimberly Ellis, UMACHA

3/21/2023 Standard Flood Hazard Determination Form Line-by-Line
Molly Stull, Brode Consulting Services, Inc.

3/23/2023 Supervisory Priorities 2023
David A. Reed, Reed & Jolly, PLLC

3/27/2023 2023 ACH Rules Update, Initiatives & Instant Payments
Monday a.m. Shelly Sipple, EPCOR

3/28/2023 **Credit Analysis Series:**
Morning C&I Lending for CRE Lenders
Robert L. Viering, RiverPointUSA LLC

3/29/2023 Provisional Credit Under Reg E: Rules, Best Practices & FAQs
Morning Elizabeth Fast, Spencer Fane LLP

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.

4/4/2023 The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC
Morning Dawn Kincaid, Brode Consulting Services, Inc.

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

4/6/2023
Morning
Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership
Susan Costonis, Compliance Training and Consulting for Financial Institutions

4/11/2023
Morning
Check Returns: Past the Point of Redemption
Marcy Cauthon, EPCOR

4/12/2023
Cryptocurrency Regulatory Expectations & Guidance
Molly Stull, Brode Consulting Services, Inc.

4/13/2023
Introduction to Call Report Preparation
Michael Gordon, Mauldin & Jenkins, LLC

4/18/2023
Morning
Cannabis Banking: Hemp, MRBs, & CBD Business Update
Dawn Kincaid, Brode Consulting Services, Inc.

4/19/2023
Morning
A to Z on Endorsements
Deborah L. Crawford, Gettechnical Inc.

4/20/2023
Morning
Debt Resolution Series:
Lessons Learned from the FDCPA Collection Rule Changes
Elizabeth Fast, Spencer Fane LLP

4/24/2023
Monday
Effective Management of Credit Report Disputes
David A. Reed, Reed & Jolly, PLLC

4/25/2023
RDFI Returns: 2 Business Days vs. 60 Calendar Days – Understanding the Difference
Kimberly Ellis, UMACHA

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

5/2/2023
Morning
New Accounts Series:
Minor Accounts Options & Transactions
Mary-Lou Heighes, Compliance Plus, Inc.

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

5/9/2023
Morning
Liability with ACH Death Notification Entries (DNEs) & Reclamations
Michele L. Barlow, Macha/PAR

5/10/2023 High-Risk Account Holders & Services
Morning Deborah L. Crawford, Gettechnical Inc.

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

5/16/2023 Credit Card Compliance: Issuance, Changes, Statements, Errors & More
Morning Mary-Lou Heighes, Compliance Plus, Inc.

5/18/2023 **Fraud Series:**
60 Min. a.m. Managing Faster Payments Risk & Fraud
Kevin Olsen, Pidgin/Payments Professor

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

5/24/2023 Designing Right-Size Risk Assessments
60 Minutes Harrison Powers, CLA

5/30/2023 The Digital Dozen: 12 Digital Strategies You Should Be Using Today
Eric C. Cook, WSI & The LinkedBanker

5/31/2023 ACH Basics for Operations Staff
Morning Michele L. Barlow, Macha/PAR

6/6/2023 Compliance Management Systems
Morning Mary-Lou Heighes, Compliance Plus, Inc.

6/7/2023 Branch Managers & Head Tellers: Managing the Critical Aspects
Molly Stull, Brode Consulting Services, Inc.

6/8/2023 Creating a Seamless Account Holder Experience: Culture, Service, Retention
Tim Tivis, Pinnacle Training Group

6/13/2023 Top 10 Hot Spots on Compliance Exams
Molly Stull, Brode Consulting Services, Inc.

6/15/2023 Advertising Compliance: Web, Text, Print, TV & Radio
Morning Elizabeth Fast, Spencer Fane LLP

6/20/2023 **Debt Resolution Series:**
Morning Intermediate Collector: Refining Collections Skills
David A. Reed, Reed & Jolly, PLLC

6/21/2023 FFIEC Cybersecurity Assessments: Recent Findings & Recommendations
John Moeller, CLA

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

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

6/28/2023
Morning Reg CC Update, Review, RDC & Reg D
Deborah L. Crawford, Gettechnical Inc.

6/29/2023
Morning Handling Consumer Complaints & Disputes Fairly & Accurately
David A. Reed, Reed & Jolly, PLLC

7/6/2023
Morning Powers of Attorney & Deposit Accounts: Variations, Permissions, Red Flags, Multiple Signers
Elizabeth Fast, Spencer Fane LLP

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

7/11/2023 Strategic Planning for Community Banks
Marcia Malzahn, Malzahn Strategic

7/12/2023
Morning **New Accounts Series:**
Handling Trusts & Other Fiduciary Accounts
Deborah L. Crawford, Gettechnical Inc.

7/13/2023
Morning Website Compliance: Best Practices & Common Issues
Betsy Glickman, Mauldin & Jenkins, LLC

7/13/2023 Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral
David A. Reed, Reed & Jolly, PLLC

7/18/2023
Morning Call Report Preparation: Avoiding Common Errors
Michael Gordon, Mauldin & Jenkins, LLC

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

7/20/2023
60 Min. a.m. BSA Overview for Non-Transactional & Support Staff
Mary-Lou Heighes, Compliance Plus, Inc.

7/20/2023 Treasury Management: A Powerful Tool to Increase Deposits & Fee Income
Marcia Malzahn, Malzahn Strategic

7/25/2023 Proven Steps to Successful Business Development:
Prospects, Scripts, Overcoming Objections & Measuring Performance
Tim Tivis, Pinnacle Training Group

8/1/2023
60 Min. a.m. **Fraud Series:**
Old-School Check Fraud; New RDC Tricks
Marcy Cauthon, EPCOR

8/2/2023 IT Audit Options: How to Choose the Right One for Your Institution
John Moeller, CLA

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

8/8/2023 Morning What Reg E & the Nacha Rules Mean to You, Including Dealing with Discordant Rules
Michele L. Barlow, Macha/PAR

8/15/2023 Morning **Debt Resolution Series:**
Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives
David A. Reed, Reed & Jolly, PLLC

8/17/2023 Morning Measuring the ROI of Your Digital Marketing Strategy
Eric C. Cook, WSI & The LinkedBanker

8/17/2023 Job-Specific Compliance Training for Deposit Operations
Molly Stull, Brode Consulting Services, Inc.

8/23/2023 Morning SARs & Cyber Crimes
Deborah L. Crawford, Gettechnical Inc.

8/24/2023 Morning Debit Card Payment Fundamentals
Diana Kern, SHAZAM, Inc.

8/30/2023 60 Min. a.m. Five Steps for E-SIGN Compliance
Susan Costonis, Compliance Training and Consulting for Financial Institutions

8/31/2023 Morning Record Retention & Destruction Policy & Timeframes
Elizabeth Fast, Spencer Fane LLP

9/5/2023 Morning ACH & P2P Payments: Perils & Protections
Michele L. Barlow, Macha/PAR

9/6/2023 Morning Regulation CC for Tellers
Deborah L. Crawford, Gettechnical Inc.

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

9/12/2023 ACH Return Reason Codes: Commonly Used & Misused Codes
Kimberly Ellis, UMACHA

9/13/2023 60 Min. a.m. HMDA Part 1: Application Basics
Susan Costonis, Compliance Training and Consulting for Financial Institutions

9/14/2023 Morning Your Consumer Borrower Filed Bankruptcy, Now What? Chapters 7 & 13
Elizabeth Fast, Spencer Fane LLP

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

9/20/2023 **New Accounts Series:**
Morning Business Accounts: Setup, Management & Authority
Mary-Lou Heighes, Compliance Plus, Inc.

9/21/2023 BSA for Operations Personnel
Morning Dawn Kincaid, Brode Consulting Services, Inc.

9/25/2023 Top ACH Audit Findings & Tips to Avoid Them
Monday a.m. Shelly Sipple, EPCOR

9/26/2023 Understanding CAMELS Components & Risk
David A. Reed, Reed & Jolly, PLLC

10/3/2023 **Fraud Series:**
Morning Fighting Fraud: Recognizing Red Flags & Assisting Accountholders
Dawn Kincaid, Brode Consulting Services, Inc.

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

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

10/10/2023 **Debt Resolution Series:**
Morning 20 Common Mistakes in Consumer Collection
Elizabeth Fast, Spencer Fane LLP

10/11/2023 HMDA Part 2: Demographic Collection
60 Min. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions

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

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

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

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

10/25/2023 Accurately Completing the W-9, W-8BEN, W-8BENE, 1099-INT & 1042-S
Morning Deborah L. Crawford, Gettechnical Inc.

10/26/2023 HMDA Part 3: Commercial Loans
60 Min. a.m. Susan Costonis, Compliance Training and Consulting for Financial Institutions

10/30/2023 Banking Legal Marijuana Businesses
Monday David A. Reed, Reed & Jolly, PLLC

11/1/2023 UDAAP & Debt Collection
Michael Christians, Michael Christians Consulting, LLC

11/2/2023 Robbery: Prevention, Safety & Current Threats
Carol Dodgen, Dodgen Security Consulting

11/8/2023 Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More
Morning Elizabeth Fast, Spencer Fane LLP

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

11/14/2023 Overdraft Risks & Five Best Practices
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions

11/16/2023 Notary Essentials, Virtual Notarizations & Legalities
Morning Elizabeth Fast, Spencer Fane LLP

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

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

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

12/5/2023 **Debt Resolution Series:**
Morning Proper Repossession, Notice & Sale of Non-Real Estate Collateral
Elizabeth Fast, Spencer Fane LLP

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

12/12/2023 CECL... One Year In
60 Min. a.m. Robert L. Viering, RiverPointUSA LLC

12/13/2023 **Fraud Series:**
Morning Elder Fraud Issues
Deborah L. Crawford, Gettechnical Inc.

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.

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

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.