



Financial Education & Development
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2023 Webinar Schedule by Category

Revised 3/6/23

Auditing & Accounting

- | | | |
|----------------------------|---|-------------------------------|
| 1/17/2023 | 2023 Call Report Update
Michael Gordon, Mauldin & Jenkins, LLC | |
| 4/13/2023 | Introduction to Call Report Preparation
Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC | Added Speaker 1/31/23 |
| 5/23/2023 | CECL: What Auditors & Regulators Will Expect
Stephen J.M. Schiltz & Dean Rohne, CLA | Added Hot Topic 3/1/23 |
| 7/18/2023
Morning | Call Report Preparation: Avoiding Common Errors
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
Monday a.m. | Top ACH Audit Findings & Tips to Avoid Them
Shelly Sipple, EPCOR | |
| 12/12/2023
60 Min. a.m. | CECL... One Year In
Robert L. Viering, RiverPointUSA LLC | |

Collections

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|----------------------|--|--|
| 2/1/2023
Morning | Mortgage Defaults: Workouts, Alternatives, Foreclosures, Short Sales & More
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
Morning | Debt Resolution Series:
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
- 8/8/2023 Auto Loan Delinquencies: Reducing Defaults & Maximizing Recoveries
David A. Reed, Reed & Jolly, PLLC **Added Hot Topic 3/1/23**
- 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.
- 2/22/2023 Compliance Officers: Advanced Deposit & Consumer Compliance Training
Morning Dawn Kincaid, Brode Consulting Services, Inc. **Date Changed 11/30/22**
- 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 Morning	Cannabis Banking: Hemp, MRBs, & CBD Business Update 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.	
6/26/2023 Mon. a.m.	Recent Overdraft Cases Before the CFPB Elizabeth Fast, Spencer Fane LLP	Added Hot Topic 3/6/23
6/28/2023 Morning	Reg CC Update, Review, RDC & Reg D Deborah L. Crawford, Gettechnical Inc.	
7/13/2023 60 Min. a.m.	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	
9/13/2023	Countdown to New Beneficial Ownership Rules: Effective January 1, 2024 Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 3/1/23
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 Banking Legal Marijuana Businesses
Monday David A. Reed, Reed & Jolly, PLLC
- 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

Frontline & New Accounts

- 2/15/2023 BSA for Frontline Staff
Morning Deborah L. Crawford, Gettechnical Inc.
- 4/4/2023 The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 4/6/2023 Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership
Morning Susan Costonis, Compliance Training and Consulting for Financial Institutions
- 4/19/2023 A to Z on Endorsements
Morning Deborah L. Crawford, Gettechnical Inc.
- 5/2/2023 **New Accounts Series:**
Morning Minor Accounts Options & Transactions
Mary-Lou Heighes, Compliance Plus, Inc.
- 5/10/2023 High-Risk Accountholders & Services
Morning 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 Powers of Attorney & Deposit Accounts: Variations, Permissions, Red Flags, Multiple Signers
Morning Elizabeth Fast, Spencer Fane LLP
- 7/12/2023 **New Accounts Series:**
Morning Handling Trusts & Other Fiduciary Accounts
Deborah L. Crawford, Gettechnical Inc.
- 8/23/2023 SARs & Cyber Crimes
Morning Deborah L. Crawford, Gettechnical Inc.
- 8/30/2023 Five Steps for E-SIGN Compliance
60 Min. a.m. 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 **New Accounts Series:**
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
Morning **New Accounts Series:**
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
Morning **IRA Series:**
IRA & HSA Update: Discover What's New & Changing
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 3/2/2023
Morning **IRA Series:**
IRA Beneficiary Designations & Distributions Part A:
Proper Handling, Responsibilities & Compliance
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 3/30/2023
Morning **IRA Series:**
IRA Beneficiary Designations & Distributions Part B:
Successor Beneficiaries & Deaths After January 1, 2020
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 9/19/2023
Morning **IRA Series:**
Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers
Frank J. LaLoggia, LaLoggia Consulting, Inc.

- 10/4/2023
Morning **IRA Series:**
Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 11/28/2023
Morning **IRA Series:**
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
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
- 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.	
5/22/2023 Mon. 60 Min Morning	Section 1071 Final Rule Highlights & Effective Dates Susan Costonis, Compliance Training and Consulting for Financial Institutions	Added Hot Topic 3/1/23
6/12/2023 Mon. 60 Min Morning	Section 1071: Developing a Data Collection Process Under the Final Rules Susan Costonis, Compliance Training and Consulting for Financial Institutions	Added 3/1/23
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.	
8/9/2023 Morning	Force-Placed Auto & Mortgage Insurance: Placement, Management, Guidance Elizabeth Fast, Spencer Fane LLP	Added Hot Topic 3/3/23
8/22/2023 Morning	Workout & Liquidation of an SBA Loan Lyndsay Rowland & Jessica Conn, Starfield & Smith, PC	Added Hot Topic 3/1/23
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 60 Min. a.m.	RTP & FedNow FAQs Ashton Vandivert, EPCOR	
3/14/2023	Visa Debit Card Chargebacks: Rules, Rights & Challenges Diana Kern, SHAZAM, Inc.	
3/20/2023 Monday 60 Min. a.m.	ACH Risk Assessments for RDFIs & ODFIs Eric Wester, UMACHA	Speaker Change 11/9/22
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 Banking Days vs. 60 Calendar Days – Understanding the Difference Kimberly Ellis, UMACHA	Title Modification 1/24/23
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.	
8/29/2023 Morning	The <i>Green Book</i> & Government Payments Explained Kimberly Ellis, UMACHA	Added Hot Topic 3/1/23

- 9/5/2023 ACH & P2P Payments: Perils & Protections
Morning Michele L. Barlow, Macha/PAR
- 9/12/2023 ACH Return Reason Codes: Commonly Used & Misused Codes
Kimberly Ellis, UMACHA
- 9/21/2023 BSA for Operations Personnel
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.
- 11/8/2023 Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More
Morning 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 CTR Line-by-Line: Accuracy & Insight
Morning Mary-Lou Heighes, Compliance Plus, Inc.
- 2/9/2023 SAR Line-by-Line: Compliance & Insight
Morning Mary-Lou Heighes, Compliance Plus, Inc. **Title Change 12/13/22**
- 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 60 Min. a.m.	BSA for Officers & Directors Mary-Lou Heighes, Compliance Plus, Inc.
12/19/2023 Morning	Board Secretary: Documenting Minutes, Corrections & Disagreements 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.