



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

2023 Webinar Schedule

Revised 9/20/23

- 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 & Insight Mary-Lou Heighes, Compliance Plus, Inc.	Title Change 12/13/22
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.	
2/21/2023 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 Morning	Compliance Officers: Advanced Deposit & Consumer Compliance Training Dawn Kincaid, Brode Consulting Services, Inc.	Date Changed 11/30/22
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 Eric Wester, UMACHA
60 Min. a.m.
- 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.

Speaker Change 11/9/22

4/4/2023 Morning	The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC 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 & Alison Wester, Mauldin & Jenkins, LLC	Added Speaker 1/31/23
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 Banking Days vs. 60 Calendar Days – Understanding the Difference Kimberly Ellis, UMACHA	Title Modification 1/24/23
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 Morning	High-Risk Accountholders & Services Deborah L. Crawford, Gettechnical Inc.	
5/11/2023 Morning	Consumer Real Estate Loans: Step-by-Step Dawn Kincaid, Brode Consulting Services, Inc.	
5/16/2023 Morning	Credit Card Compliance: Issuance, Changes, Statements, Errors & More Mary-Lou Heighes, Compliance Plus, Inc.	
5/18/2023 60 Min. a.m.	Fraud Series: 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	
5/22/2023 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
5/23/2023	CECL: What Auditors & Regulators Will Expect Stephen J.M. Schiltz & Dean Rohne, CLA	Added Hot Topic 3/1/23
5/24/2023 60 Minutes	Designing Right-Size Risk Assessments 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 Morning	ACH Basics for Operations Staff Michele L. Barlow, Macha/PAR	
6/6/2023 Morning	Compliance Management Systems 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 Accountholder Experience: Culture, Service, Retention Tim Tivis, Pinnacle Training Group	
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
6/13/2023	Top 10 Hot Spots on Compliance Exams Molly Stull, Brode Consulting Services, Inc.	
6/15/2023 Morning	Advertising Compliance: Web, Text, Print, TV & Radio 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
- 6/26/2023 Recent Overdraft Cases Before the CFPB
Mon. a.m. Elizabeth Fast & Kersten Holzhueter, Spencer Fane LLP **Added Hot Topic 3/6/23**
- 6/27/2023 Consumer Real Estate Appraisal Reviews
Morning Dawn Kincaid, Brode Consulting Services, Inc.
- 6/28/2023 Reg CC Update, Review, RDC & Reg D
Morning Deborah L. Crawford, Gettechnical Inc.
- 6/29/2023 Handling Consumer Complaints & Disputes Fairly & Accurately
Morning David A. Reed, Reed & Jolly, PLLC
- 7/6/2023 Powers of Attorney & Deposit Accounts: Variations, Permissions, Red Flags, Multiple Signers
Morning 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 **New Accounts Series:**
Morning Handling Trusts & Other Fiduciary Accounts
Deborah L. Crawford, Gettechnical Inc.
- 7/13/2023 Website Compliance: Best Practices & Common Issues
60 Min. a.m. 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 Call Report Preparation: Avoiding Common Errors
Morning Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC
- 7/18/2023 Unpacking Adverse Action Requirements
Molly Stull, Brode Consulting Services, Inc.
- 7/20/2023 BSA Overview for Non-Transactional & Support Staff
60 Min. a.m. 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	
7/26/2023	New Rules Impacting 7a Lending & SBA Update Kimberly A. Rayer, Starfield & Smith, PC	Added Hot Topic 4/26/23
7/27/2023 Morning	OFAC & Reg E Compliance with FedNow & RTP Payments Kevin Olsen, Pidgin/Payments Professor	Added Hot Topic 4/14/23
7/31/2023 Mon. a.m.	Opening Nonprofit Accounts Compliantly Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 4/14/23
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	
8/8/2023	Auto Loan Delinquencies: Reducing Defaults & Maximizing Recoveries David A. Reed, Reed & Jolly, PLLC	Added Hot Topic 3/1/23
8/9/2023 Morning	Force-Placed Auto & Mortgage Insurance: Placement, Management, Guidance Elizabeth Fast, Spencer Fane LLP	Added Hot Topic 3/3/23
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.	
8/22/2023 Morning	Workout & Liquidation of an SBA Loan Lyndsay Rowland & Jessica Conn, Starfield & Smith, PC	Added Hot Topic 3/1/23
8/23/2023 Morning	SARs & Cyber Crimes Deborah L. Crawford, Gettechnical Inc.	

8/24/2023 Morning	Debit Card Payment Fundamentals Diana Kern, SHAZAM, Inc.	
8/29/2023 Morning	The <i>Green Book</i> & Government Payments Explained Kimberly Ellis, UMACHA	Added Hot Topic 3/1/23
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 Morning	ACH Return Reason Codes: Commonly Used & Misused Codes Kimberly Ellis, UMACHA	Updated Time 06/27/23
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
9/14/2023 Morning	Your Consumer Borrower Filed Bankruptcy, Now What? Chapters 7 & 13 Elizabeth Fast, Spencer Fane LLP	
9/18/2023 Mon. a.m.	New Policy Statement on CRE Accommodations & Workouts David A. Reed, Reed & Jolly, PLLC	Added Hot Topic 7/10/23
9/18/2023 Monday	New Third-Party Vendor Risk Management Guidance Dawn Kincaid, Brode Consulting Services, Inc.	Added Hot Topic 6/9; Amended Title 7/10
9/19/2023 Morning	IRA Series: Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers Frank J. LaLoggia, LaLoggia Consulting, Inc.	
9/20/2023 Morning	New Accounts Series: Business Accounts: Setup, Management & Authority Mary-Lou Heighes, Compliance Plus, Inc.	
9/21/2023 Morning	BSA for Operations Personnel Dawn Kincaid, Brode Consulting Services, Inc.	

9/25/2023 Monday a.m.	Top ACH Audit Findings & Tips to Avoid Them Shelly Sipple, EPCOR	
9/26/2023 60 Min. a.m.	FedNow Is Here Now! Sharon Hallmark, EPCOR	Added Hot Topic 7/10/23
9/26/2023	Understanding CAMELS Components & Risk David A. Reed, Reed & Jolly, PLLC	
9/27/2023 Morning	Community Reinvestment Act: Fundamentals, Documentation & Proposed Rule Changes Dawn Kincaid, Brode Consulting Services, Inc.	Added Hot Topic 4/26/23
9/28/2023 Morning	Lending to Nonprofit Organizations Aaron Lewis	Added Hot Topic 4/26/23
10/3/2023 Morning	Fraud Series: Fighting Fraud: Recognizing Red Flags & Assisting Account Holders Dawn Kincaid, Brode Consulting Services, Inc.	
10/4/2023 Morning	IRA Series: Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties Frank J. LaLoggia, LaLoggia Consulting, Inc.	
10/5/2023 Morning	TRID Breakdown Part 1: Loan Estimate for Fixed-Purchase, Variable-Refinance & Construction-Perm Dawn Kincaid, Brode Consulting Services, Inc.	
10/10/2023 Morning	Debt Resolution Series: 20 Common Mistakes in Consumer Collection Elizabeth Fast, Spencer Fane LLP	
10/11/2023 60 Min. a.m.	HMDA Part 2: Demographic Collection Susan Costonis, Compliance Training and Consulting for Financial Institutions	
10/12/2023 Morning	Stress Testing Your Loan Portfolio Robert L. Vierung, RiverPointUSA LLC	
10/16/2023 Mon. a.m.	Junk Fees: Identifying, Eliminating & Compliance Action Plan Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 7/10/23
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.	
10/25/2023 Morning	Accurately Completing the W-9, W-8BEN, 1099-INT & 1042-S Deborah L. Crawford, Gettechnical Inc.	Title Modified 7/11/23

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.

11/13/2023 Security Officer Reports to the Board: Timing, Contents & Requirements
Mon. a.m. Barry Thompson, Thompson Consulting Group, LLC **Added Hot Topic 8/29/23**

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

11/15/2023 **New Accounts Series:**
Morning Opening NRA Accounts
Deborah L. Crawford, Gettechnical Inc. **Moved from 11/29 on 5/31/23**

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

11/21/2023 Writing Effective Credit Memos & Loan Narratives
Morning Molly Stull, Brode Consulting Services, Inc. **Added Hot Topic 8/29/23**

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

11/29/2023 A Year in the Life of a Compliance Officer
Morning Dawn Kincaid, Brode Consulting Services, Inc. **Added Hot Topic 8/29/23**

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 Morning	Deposit Insurance Coverage & Calculation Mary-Lou Heighes, Compliance Plus, Inc.	Added Hot Topic 8/29/23
12/6/2023	HELOC How-To In-Depth Molly Stull, Brode Consulting Services, Inc.	
12/7/2023 Morning	Commercial Loan Annual Credit Review Best Practices Aaron Lewis	Added Hot Topic 3/16/23
12/12/2023 60 Min. a.m.	CECL... One Year In Robert L. Viering, RiverPointUSA LLC	
12/13/2023 Morning	Fraud Series: Elder Fraud Issues Deborah L. Crawford, Gettechnical Inc.	
12/14/2023 60 Min. a.m.	BSA for Officers & Directors Mary-Lou Heighes, Compliance Plus, Inc.	
12/18/2023 Mon. a.m.	Unpacking New Beneficial Ownership Guidance In-Depth Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 9/20/23
12/19/2023 Morning	Board Secretary: Documenting Minutes, Corrections & Disagreements Dawn Kincaid, Brode Consulting Services, Inc.	
12/20/2023 Morning	Telephone Consumer Protection Act Compliance David A. Reed, Reed & Jolly, PLLC	Added Hot Topic 8/29/23
12/21/2023 Morning	When a Depositor Dies: Next Steps 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.