



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

2024 Webinar Schedule

Revised 3/5/2024

All webinars will be held at 10:00 a.m. Central.

- | | | |
|-------------------------|---|-------------------------------|
| 1/3/2024 | The Top 10 Credit Risks in Agricultural Lending
Robert L. Viering, RiverPointUSA LLC | Title Amended 11/1/23 |
| 1/4/2024 | Consumer Lending Collateral Considerations & Documentation
Elizabeth Fast, Spencer Fane LLP | |
| 1/9/2024 | Call Report Series:
Call Report Update 2024
Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC | |
| 1/10/2024 | Updating Business Account Procedures: CIP & Beneficial Ownership
Deborah L. Crawford, Gettechnical Inc. | Title Amended 10/24/23 |
| 1/11/2024 | Critical Timing Requirements in the Mortgage Loan Origination Process
Molly Stull, Brode Consulting Services, Inc. | |
| 1/16/2024 | Advanced SAR Training: Reporting Beyond the Basics
Dawn Kincaid, Brode Consulting Services, Inc. | |
| 1/17/2024 | IRA Series:
IRA/HSA Update: Including New 2024 Penalty-Free IRA Distribution Options
Frank J. LaLoggia, LaLoggia Consulting, Inc. | |
| 1/18/2024
60 Minutes | BSA Risks in 2024: What's New & in the News?
Susan Costonis, Compliance Consulting & Training for Financial Institutions | |
| 1/23/2024 | 2024 Compliance Outlook: What's on the Horizon?
David A. Reed, Reed & Jolly, PLLC | |
| 1/24/2024 | ACH Specialist Series:
Regulations Affecting Instant Payments
Emily Nelson, EPCOR | |
| 1/25/2024
60 Minutes | 2023 HMDA Submission Due March 1, 2024: Updates, Top Issues & Real-Life Examples
Susan Costonis, Compliance Consulting & Training for Financial Institutions | |

1/30/2024	The Beginning Security Officer Barry Thompson, Thompson Consulting Group, LLC	
1/31/2024	Updating BSA Policy & Procedures, Including Beneficial Ownership Rules Deborah L. Crawford, Gettechnical Inc.	Title Amended 10/24/23
2/1/2024	ACH WSUD vs. Stop Payment: Which Is It? Jennifer Miller, UMACHA	
2/6/2024	Account & Loan Documentation Series: Consumer Loan Documentation Molly Stull, Brode Consulting Services, Inc.	Series Title Amended 11/9/23
2/7/2024	Are You Liable? Forgeries, Remotely Created/Deposited Items, Fraudulent ACH, Unauthorized Electronic Withdrawals & More Elizabeth Fast, Spencer Fane LLP	
2/8/2024	Credit Analyst Series: Regulatory Update for the Credit Analyst Robert L. Viering, RiverPointUSA LLC	
2/13/2024	Job-Specific BSA Training for Lenders & Mortgage Loan Officers Dawn Kincaid, Brode Consulting Services, Inc.	
2/14/2024	Writing Teller Training Deborah L. Crawford, Gettechnical Inc.	
2/15/2024 60 Minutes	ACH Tax Refund Exceptions, Posting & Liabilities Michele Barlow, Macha/PAR	
2/20/2024	Exercising the Right of Setoff Against Deposit Accounts Elizabeth Fast, Spencer Fane LLP	
2/21/2024	Advanced Collection Concepts David A. Reed, Reed & Jolly, PLLC	
2/22/2024	Cracking the Personal Tax Return Code Part 1: Form 1040, Schedules B & C Timothy P. Harrington, TEAM Resources	
2/27/2024	How to Handle & Respond to Subpoenas, Summonses, Garnishments & Levies Elizabeth Fast, Spencer Fane LLP	
2/28/2024	Breaking Down OFAC for Staff: Sanctions, Penalties, Risks Deborah L. Crawford, Gettechnical Inc.	Moved from 8/14/24 on 11/13/23
2/29/2024 60 Minutes	Diving Deep into Force-Placed Flood Insurance Molly Stull, Brode Consulting Services, Inc.	

3/5/2024	IRA Series: IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance Frank J. LaLoggia, LaLoggia Consulting, Inc.	
3/6/2024	Provisional Credit Under Reg E: Rules, Best Practices & FAQs Elizabeth Fast, Spencer Fane LLP	
3/7/2024	Commercial Bankruptcies Eric L. Johnson, Spencer Fane LLP	Added Hot Topic 1/10/24
3/12/2024	Why Is That Revolving Line of Credit Not Revolving? Carolyn Dormand, Bankers Insight Group, LLC	Changed Speaker 3/4/24
3/13/2024	SAR Decision-Making Deborah L. Crawford, Gettechnical Inc.	
3/14/2024	Account & Loan Documentation Series: Advanced Commercial Loan Documentation Dawn Kincaid, Brode Consulting Services, Inc.	Series Title Amended 11/9/23
3/19/2024	Job-Specific BSA Training for Operations Dawn Kincaid, Brode Consulting Services, Inc.	
3/20/2024	Cracking the Personal Tax Return Code Part 2: Form 1040, Schedules D, E & F Timothy P. Harrington, TEAM Resources	Moved from 3/7/24 on 11/16/23
3/21/2024 60 Minutes	Handling Reg E Disputes Confidently & Compliantly Elizabeth Fast, Spencer Fane LLP	
3/26/2024	ACH Specialist Series: 2024 ACH Rules Update & Initiatives Shelly Sipple, EPCOR	
3/27/2024	Flood Disaster Protection Act: Avoiding Violations Molly Stull, Brode Consulting Services, Inc.	
3/28/2024	IRA Series: IRA Beneficiary Designations & Distributions Part B: Beneficiary Distribution Options & Considerations Frank J. LaLoggia, LaLoggia Consulting, Inc.	
4/2/2024	Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment Elizabeth Fast, Spencer Fane LLP	
4/3/2024 60 Minutes	Check Exceptions: Returns, Adjustments & Claims Kimberly Ellis, UMACHA	
4/4/2024	Maximizing Recoveries on Charged-Off Loans David A. Reed, Reed & Jolly, PLLC	

4/9/2024	Creating the Right Enterprise Risk Management (ERM) Program Marcia Malzahn, Malzahn Strategic	
4/9/2024	Call Report Series: Call Report Lending Schedule Preparation Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC	
4/10/2024	Real Estate Escrow Accounts & Flood Insurance Mary-Lou Heighes, Compliance Plus, Inc.	
4/11/2024	Job-Specific BSA Training for the Frontline Dawn Kincaid, Brode Consulting Services, Inc.	
4/16/2024	The New CRA Final Rule: Preparing Your Program, Systems & Staff Dawn Kincaid, Brode Consulting Services, Inc.	Added Hot Topic 11/2/23
4/17/2024	Red Flags for Money Laundering Deborah L. Crawford, Gettechnical Inc.	
4/18/2024	Reducing Mortgage Delinquency: Being Proactive While Protecting the Bottom Line David A. Reed, Reed & Jolly, PLLC	
4/23/2024 60 Minutes	Comparing Faster Payment Options: Same Day ACH, RTP & FedNow Kevin Olsen, Pidgin/Payments Professor	
4/24/2024	CECL: What Auditors & Regulators Will Be Expecting Robert L. Vierung, RiverPointUSA LLC	
4/25/2024	Real Estate Construction Loans A-Z: Consumer & Commercial Challenges & Common Errors Elizabeth Fast, Spencer Fane LLP	
4/30/2024	PCI Credit Card Security Risk, Readiness & Compliance for Financial Institutions Randall J. Romes, CLA	Added Hot Topic 2/5/24
5/1/2024	BSA for the Boardroom: Annual Training Made Understandable David A. Reed, Reed & Jolly, PLLC	
5/2/2024	20 Types of Legal Ownership Plus CIP, CDD & Beneficial Ownership Deborah L. Crawford, Gettechnical Inc.	
5/6/2024 Monday	New Data Privacy Requirements: More Consumer Protections Dr. Kevin F. Streff, American Security and Privacy, LLC	Added Hot Topic 2/23/24
5/7/2024 60 Minutes	ACH Specialist Series: The RDC Duplicate Dilemma Marcy Cauthon, EPCOR	
5/8/2024 60 Minutes	Board Approved Policies: Tips & Samples to Streamline Your Process Molly Stull, Brode Consulting Services, Inc.	

5/9/2024	When a Business Owner Dies, Sells, or Delegates Authority Elizabeth Fast, Spencer Fane LLP	
5/14/2024	Minor Accounts In-Depth Mary-Lou Heighes, Compliance Plus, Inc.	
5/15/2024	Writing New Account Procedures Deborah L. Crawford, Gettechnical Inc.	
5/16/2024	Credit Analyst Series: Writing Concise, Complete & Effective Loan Presentations Robert L. Viering, RiverPointUSA LLC	
5/21/2024	Annual Anti-Harassment Training Diane Reed, HR Doc	
5/22/2024	Fraud, Forensics & Incident Response: Managing & Mitigating Data Breaches John Moeller, CLA	
5/23/2024	Account & Loan Documentation Series: Opening Business Accounts: Entities, Setup, Authority & More Mary-Lou Heighes, Compliance Plus, Inc.	Series Title Amended 11/9/23
5/28/2024 60 Minutes	Examiner Expectations for Credit Risk Management Robert L. Viering, RiverPointUSA LLC	Added Hot Topic 2/23/24
5/29/2024	Conducting a Physical Security Review & Risk Assessment Barry Thompson, Thompson Consulting Group, LLC	
5/30/2024	Avoiding Liability Under the Bank Secrecy Act David A. Reed, Reed & Jolly, PLLC	
6/3/2024 Monday	Dissecting Beneficial Ownership Access: Final Part II Regulation & Compliance Guide Deborah L. Crawford, Gettechnical Inc.	Added Hot Topic 2/21/24
6/4/2024	Accepting Powers of Attorney on Deposit Accounts Elizabeth Fast, Spencer Fane LLP	
6/5/2024	Consumer First: Regulation E for Debit Cards Michele Barlow, Macha/PAR	
6/6/2024	Analytics to Measure Website & Digital Marketing Activity: A Year into GA4 & Beyond Eric C. Cook, WSI & The LinkedBanker	
6/11/2024	Developing & Enforcing an Effective Social Media Policy David A. Reed, Reed & Jolly, PLLC	
6/12/2024	Liquidity Risk Management Dale Sheller, The Baker Group LP	

6/13/2024	Consumer Loan Underwriting 101 Robert L. Viering, RiverPointUSA LLC	
6/18/2024	Accurately Completing the CTR Line-By-Line Dawn Kincaid, Brode Consulting Services, Inc.	
6/20/2024 60 Minutes	Hire Right the First Time Tracie Kenyon, Humanidei	
6/25/2024	Troubled Loan Modifications: Evaluating, Tracking & Reporting Stephen J.M. Schiltz, CLA	
6/26/2024 60 Minutes	Check Breach of Warranty Blues Marcy Cauthon, EPCOR	
6/27/2024	Successful Compliance Auditing & Monitoring Molly Stull, Brode Consulting Services, Inc.	
7/2/2024 60 Minutes	ACH Specialist Series: ACH Warranties & Indemnities Eric Wester, UMACHA	
7/3/2024	Identity Theft Red Flags & FACT Act Compliance David A. Reed, Reed & Jolly, PLLC	
7/9/2024	Account & Loan Documentation Series: Real Estate Loan Documentation Basics Dawn Kincaid, Brode Consulting Services, Inc.	Series Title Amended 11/9/23
7/10/2024	CIP & CDD: Regulations, Exam Procedures & FAQs Deborah L. Crawford, Gettechnical Inc.	
7/11/2024	Internal Compliance Monitoring & Risk Assessment Emily Dent, Mauldin & Jenkins, LLC	
7/16/2024	Wire Transfers: Establishing Strong Internal Controls Dawn Kincaid, Brode Consulting Services, Inc.	
7/17/2024	Reg CC: Check Holds, Check 21, Remote Deposit Capture & Reg D Mary-Lou Heighes, Compliance Plus, Inc.	
7/18/2024	Advertising Compliance Part 1: Text, Print, TV & Radio Elizabeth Fast, Spencer Fane LLP	
7/23/2024	Contacting Delinquent Borrowers: Following the Spirit & Intent of the FDCA Molly Stull, Brode Consulting Services, Inc.	
7/24/2024	Commercial Lending: Risks, Rewards, Controls & Common Mistakes Jeffery W. Johnson, Bankers Insight Group, LLC	

7/25/2024	Credit Analyst Series: Five Vital Financial Factors All Credit Analysts & Lenders Must Master Jeffery W. Johnson, Bankers Insight Group, LLC	Speaker Change 10/30/23
7/30/2024	Handling Trusts & Other Fiduciary Accounts Elizabeth Fast, Spencer Fane LLP	
7/31/2024 60 Minutes	Managing Instant Payment Risk & Fraud in the FedNow & RTP Networks Kevin Olsen, Pidgin/Payments Professor	
8/1/2024	Call Report Series: Understanding Call Report Regulatory Capital Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC	
8/6/2024	ATR/QM Rules: Documenting Compliance Dawn Kincaid, Brode Consulting Services, Inc.	
8/7/2024	The Business Banking Blues: Handling Business ACH Exceptions Michele Barlow, Macha/PAR	
8/8/2024	Advertising Compliance Part 2: Electronic Advertising, Including Social Media, Internet & Texting Elizabeth Fast, Spencer Fane LLP	
8/13/2024	Vendor Due Diligence & Effective Vendor Management David A. Reed, Reed & Jolly, PLLC	
8/14/2024	New Beneficial Ownership Rule: Lessons Learned Deborah L. Crawford, Gettechnical Inc.	Moved from 2/28/24 on 11/13/23
8/15/2024	Managing & Monitoring High-Risk Account Holders Dawn Kincaid, Brode Consulting Services, Inc.	
8/20/2024	Account & Loan Documentation Series: Opening Deposit Accounts Online: Rules, Risks & Best Practices Susan Costonis, Compliance Consulting & Training for Financial Institutions	Series Title Amended 11/9/23
8/21/2024	Record Retention in the Digital Age: What to Keep, When to Destroy, What Holds Up in Court? Elizabeth Fast, Spencer Fane LLP	
8/22/2024	Recognizing Employment Law Red Flags: Supervisor Training Diane Reed, HR Doc	
8/27/2024	Changing or Closing Deposit Accounts for Consumers & Businesses Susan Costonis, Compliance Consulting & Training for Financial Institutions	
8/28/2024	Capital Planning in Uncertain Times Robert L. Viering, RiverPointUSA LLC	Added Hot Topic 3/5/24
8/29/2024	Common Problems in Opening & Lending to Trusts Elizabeth Fast, Spencer Fane LLP	

9/3/2024	ACH Specialist Series: Proper Handling of Government Reclamations & Garnishments Michele Barlow, Macha/PAR	
9/4/2024	Deposit Compliance Deep Dive: Beyond the Basics of Reg CC, Reg DD, Reg E, UDAAP & More Dawn Kincaid, Brode Consulting Services, Inc.	
9/5/2024	Confidential & Sensitive Information Policy: Safeguarding the Privacy & Integrity of NPI, PII & Business Records Nancy Flynn, The ePolicy Institute	
9/11/2024	Check Fraud & Scams Deborah L. Crawford, Gettechnical Inc.	
9/17/2024 60 Minutes	Unpacking E-SIGN Compliance for Loans & Deposit Accounts Susan Costonis, Compliance Consulting & Training for Financial Institutions	
9/18/2024	IRA Series: Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers Frank J. LaLoggia, LaLoggia Consulting, Inc.	
9/19/2024	Credit Analyst Series: Debt Service Coverage Calculations in Underwriting Robert L. Vierung, RiverPointUSA LLC	
9/24/2024	Common Mistakes in Consumer Collection David A. Reed, Reed & Jolly, PLLC	
9/25/2024	Avoid Adverse Action Danger Zones: Requirements & Responsibilities After Loan Origination Molly Stull, Brode Consulting Services, Inc.	
9/26/2024	Top 10: Focusing on the TRID Issues that Matter Most Dawn Kincaid, Brode Consulting Services, Inc.	
10/1/2024	Three Key Risk Assessments in Your ERM Program: ERM, IT & Internal Controls Marcia Malzahn, Malzahn Strategic	
10/1/2024	Empowering Financial Marketers: Harness the Power of AI in Your Marketing Strategy Eric C. Cook, WSI & The LinkedBanker	
10/2/2024	Five Steps to Annual MLO & SAFE Act Compliance Susan Costonis, Compliance Consulting & Training for Financial Institutions	
10/3/2024	Account & Loan Documentation Series: Loan Documentation for All Legal Entities Elizabeth Fast, Spencer Fane LLP	Series Title Amended 11/9/23

- 10/8/2024 **Call Report Series:**
Auditing Call Reports: Compliance, Regulator Expectations & Best Practices
Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC
- 10/9/2024 When a Depositor Dies: Actions to Take, Mistakes to Avoid
Deborah L. Crawford, Gettechnical Inc.
- 10/10/2024 Executive Total Compensation: Strategies to Motivate & Incent the Right Behaviors
60 Minutes Jeff Fairchild, Blanchard Consulting Group
- 10/15/2024 **IRA Series:**
Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 10/16/2024 Auditing Consumer Real Estate Files
Dawn Kincaid, Brode Consulting Services, Inc.
- 10/17/2024 Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks
Elizabeth Fast, Spencer Fane LLP
- 10/22/2024 Taking the Mystery Out of Loan Stress Testing
Robert L. Viering, RiverPointUSA LLC
- 10/24/2024 Robbery: Plan, Prevent, Prevail
60 Minutes Carol Dodgen, Dodgen Security Consulting
- 10/29/2024 The Board Secretary's Role: Organizing, Planning, Tracking & Maintaining Accurate Minutes
Dawn Kincaid, Brode Consulting Services, Inc.
- 10/30/2024 **ACH Specialist Series:**
Electronic Payment Fraud: When Is Your Institution Liable?
Elizabeth Fast, Spencer Fane LLP
- 11/6/2024 Lending Exam Targets Locked:
Preparing Your TRID, Fair Lending & CRA Programs for Increased Scrutiny
Dawn Kincaid, Brode Consulting Services, Inc.
- 11/7/2024 Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More
Elizabeth Fast, Spencer Fane LLP
- 11/12/2024 **IRA Series:**
Hottest IRA Issues: Reporting, Compliance & Required Minimum Distributions
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 11/13/2024 Legal Issues of Checks
Deborah L. Crawford, Gettechnical Inc.
- 11/14/2024 Consumer RE Appraisals: Ordering, Controls, Thresholds, USPAP Requirements & Compliance
Dawn Kincaid, Brode Consulting Services, Inc.

- | | |
|--------------------------|---|
| 11/19/2024 | Return to Sender: Selecting Relevant ACH Return Reason Codes
Michele Barlow, Macha/PAR |
| 11/20/2024 | When a Borrower Dies: Actions to Take, Mistakes to Avoid
Elizabeth Fast, Spencer Fane LLP |
| 12/3/2024 | Head Tellers & Branch Managers: Handling the Critical Aspects
Molly Stull, Brode Consulting Services, Inc. |
| 12/4/2024 | No-Nonsense Notary Legal Perspective
Elizabeth Fast, Spencer Fane LLP |
| 12/10/2024
60 Minutes | Elder & Dependent Adult Financial Abuse
Mary-Lou Heighes, Compliance Plus, Inc. |
| 12/11/2024 | Opening Nonresident Alien Accounts
Deborah L. Crawford, Gettechnical Inc. |
| 12/12/2024 | Compliance with E-Statements, E-Disclosures & E-SIGN
Nancy Flynn, The ePolicy Institute |
| 12/18/2024 | ECOA & Fair Lending: Examiner Hot Buttons
David A. Reed, Reed & Jolly, PLLC |
| 12/19/2024 | Overdraft Programs & Disclosures: 12 Ways to Avoid Exam Issues
Dawn Kincaid, Brode Consulting Services, Inc. |

All webinars will be held at 10:00 a.m. Central.