



Financial Education & Development

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## 2019 Webinar Schedule

(Revised 02/10/19 v.3)

- 1/8/2019 Record Retention & Destruction Rules: Paper & Electronic  
Elizabeth Fast, Spencer Fane LLP
- 1/9/2019 **Credit Analysis & Underwriting Series:**  
Regulator Issues & Update for the Credit Analyst  
S. Wayne Linder, Young & Associates, Inc.
- 1/10/2019 **Teller Training Series:**  
Compliance Training for the Frontline  
Dawn Kincaid, Brode Consulting Services, Inc.
- 1/14/2019 FFIEC Exam Procedures for Business Continuity  
Monday Molly Stull, Brode Consulting Services, Inc.
- 1/15/2019 2018 HMDA Submission Due March 1, 2019 Part 1:  
Identifying Reportable Loans, Data Integrity & FIG Analysis  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 1/16/2019 Call Reports 2019 Update  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 1/17/2019 IRA & HSA 2019 Update, Including Tax Reform Considerations  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 1/23/2019 2018 HMDA Submission Due March 1, 2019, Part 2:  
Requirements, Clearing Edits, Exempt Fields & More  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 1/24/2019 Determining Cash Flow from Personal Tax Returns After 2018 Tax Reform Part 1:  
Newly Revised Form 1040 & Schedules B & C  
Tim Harrington, TEAM Resources **Title Change 12/13/2018**
- 1/28/2019 Real Estate Loan Collection Rules for Lenders & Mortgage Servicers  
Monday Elizabeth Fast, Spencer Fane LLP
- 1/29/2019 **Credit Analysis & Underwriting Series:**  
Analyzing Financial Statements for the Credit Analyst  
S. Wayne Linder, Young & Associates, Inc.

- 1/30/2019 **Teller Training Series:**  
Frontline Fraud Prevention: Stopping Fraud at the Teller Line  
Mary-Lou Heighes, Compliance Plus, Inc.
- 1/31/2019 SBA Lending 2019 Update:  
Guidance on the Latest Changes to Policies, Procedures & Documentation  
Kimberly A. Rayer, Starfield & Smith, PC
- 2/4/2019 Flood Insurance Compliance Update & FAQs  
Monday Ann Brode-Harner, Brode Consulting Services, Inc.
- 2/5/2019 **ACH Specialist Series:**  
ACH Tax Refund Exceptions, Posting & Liabilities  
Michele L. Barlow, PAR/WACHA
- 2/6/2019 Right of Setoff on Deposit Accounts & Loans: Legal Issues  
Elizabeth Fast, Spencer Fane LLP
- 2/7/2019 **C-Suite Series:**  
CAMELS Rating for Executives  
Ann Brode-Harner, Brode Consulting Services, Inc.
- 2/12/2019 **Board Reporting Series:**  
Board Secretary Procedural & Compliance Responsibilities  
Dawn Kincaid, Brode Consulting Services, Inc.
- 2/13/2019 Prepaid Cards: Your Bank's Responsibilities Under the New Rules, Effective April 1, 2019  
Elizabeth Fast, Spencer Fane LLP
- 2/20/2019 **Teller Training Series:**  
Risks & Precautions for Endorsements & Other Negotiable Instruments  
Mary-Lou Heighes, Compliance Plus, Inc.
- 2/21/2019 **Credit Analysis & Underwriting Series:**  
Debt Service Coverage Calculations in Underwriting  
S. Wayne Linder, Young & Associates, Inc.
- 2/25/2019 Determining Cash Flow from Personal Tax Returns After 2018 Tax Reform Part 2:  
Monday Schedules D, E & F  
Tim Harrington, TEAM Resources
- 2/26/2019 **ACH Specialist Series:**  
ACH Dispute Resolution  
Michele L. Barlow, PAR/WACHA
- 2/27/2019 The New NIST Digital Identity Guidelines:  
Impact on Passwords, Security Questions & Account Lockouts  
Chad Killingsworth, Jack Henry & Associates, Inc.®
- 2/28/2019 Debit Card Chargebacks: Understanding Visa Claims Resolution  
Diana Kern, SHAZAM, Inc.

**Title Change 11/29/2018**

- 3/5/2019 **Board Reporting Series:**  
Essential Board Reporting: Requirements, Timing, Delivery Options, Risks & Concerns  
Ann Brode-Harner, Brode Consulting Services, Inc.
- 3/6/2019 Federal Requirements for Tech-Based Marketing: Websites, Social Media, Robo Calls & More  
Steven Van Beek, Howard & Howard Attorneys PLLC
- 3/7/2019 **C-Suite Series:**  
Strategic Decisions Regarding CECL Methodologies, Processes & Governance  
Bob Viering, Young & Associates, Inc.
- 3/11/2019 Synthetic ID Fraud: What It Is, How It Works & Real-Life Scenarios  
Monday Brian Vitale, Compliance Advisory Services
- 3/12/2019 **Teller Training Series:**  
Cross Selling: The Key to Accountholder Satisfaction & Retention  
Tim Tivis, Pinnacle Training Group
- 3/13/2019 Debit Card Chargebacks: Understanding Mastercard Dispute Resolution  
Diana Kern, SHAZAM, Inc. **Title Change 11/29/2018**
- 3/14/2019 **ACH Specialist Series:**  
2019 ACH Rules Update  
Michele L. Barlow, PAR/WACHA
- 3/19/2019 Advanced BSA Officer Training: In-Depth Risk Issues & Difficult Situations  
Bill Elliott, Young & Associates, Inc.
- 3/20/2019 Required Compliance for Commercial Loans Secured by Real Estate  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 3/21/2019 Banking Marijuana-Related Businesses  
Dawn Kincaid, Brode Consulting Services, Inc.
- 3/26/2019 **Credit Analysis & Underwriting Series:**  
Global Cash Flow Analysis for Underwriters & Credit Analysts  
Aaron Lewis, Young & Associates, Inc.
- 3/27/2019 Handling Power of Attorney & Living Trust Documents on Deposit Accounts & Loans  
Elizabeth Fast, Spencer Fane LLP
- 3/28/2019 **Board Reporting Series:**  
Red Flags in Board Reports  
Molly Stull, Brode Consulting Services, Inc.
- 4/2/2019 UDAAP: Consumer Complaint Monitoring & Avoiding Harm  
Dawn Kincaid, Brode Consulting Services, Inc.
- 4/3/2019 **C-Suite Series:**  
Enterprise Risk Management: Three Key Risk Assessments  
Marcia Malzahn, Malzahn Strategic

- 4/4/2019 Mobile Device Risks, Records & Compliance Rules:  
Managing Your BYOD & COPE Policies & Procedures  
Nancy Flynn, The ePolicy Institute™
- 4/5/2019 **SPECIAL EDITION** **Added 2/10/2019**  
Morning New Private Flood Insurance Rules Effective July 1, 2019: Policy, Procedures & Compliance  
Ann Brode-Harner, Brode Consulting Services, Inc.
- 4/9/2019 **Teller Training Series:**  
Accurately Completing the CTR Line-by-Line  
Dawn Kincaid, Brode Consulting Services, Inc.
- 4/11/2019 Notary Essentials & Legalities  
Elizabeth Fast, Spencer Fane LLP
- 4/15/2019 **ACH Specialist Series:**  
Monday Liability with ACH Death Notification Entries (DNEs) & Reclamations  
Michele L. Barlow, PAR/WACHA
- 4/16/2019 **Board Reporting Series:**  
Security Officer Reports to the Board: Fulfilling Your Annual Requirement  
Barry Thompson, Thompson Consulting Group, LLC
- 4/17/2019 Flood Insurance Compliance for Commercial Lending: Unique Issues & Case Studies  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 4/18/2019 **Consumer Collection Series:**  
Your Borrower Filed Bankruptcy, Now What?  
Elizabeth Fast, Spencer Fane LLP
- 4/22/2019 Top 20 Questions About Completing the TRID Loan Estimate & Closing Disclosure  
Monday Steven Van Beek, Howard & Howard Attorneys PLLC
- 4/23/2019 Hacking the Weakest Link: The Role of Staff in Maintaining IT Security  
Brian Self, Brian Self Consulting
- 4/24/2019 **C-Suite Series:**  
Asset Liability Management Strategies in a Rising Rate Environment  
Gary J. Young, Young & Associates, Inc.
- 4/25/2019 Advanced Credit & Risk Management in Agricultural Lending  
Dr. David Kohl, Virginia Tech
- 4/30/2019 Escrow Account Compliance, Including Shortages, Surpluses & Deficiencies  
Ann Brode-Harner, Brode Consulting Services, Inc. **Title Change 2/4/2019**
- 5/1/2019 Troubled Debt Restructuring: Identifying & Accounting for Impaired Loans  
Todd Sprang, CliftonLarsonAllen LLP
- 5/2/2019 **Call Report Series:**  
Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

5/6/2019 Monday Accurately Completing the SAR Line-by-Line  
Dawn Kincaid, Brode Consulting Services, Inc.

5/8/2019 **BSA Series:**  
Job-Specific BSA Training for Lenders  
Susan Costonis, Compliance Consulting and Training for Financial Institutions

5/9/2019 Developing & Delivering an Effective Loan Presentation  
Aaron Lewis, Young & Associates, Inc.

5/10/2019 Morning **SPECIAL EDITION** **Added 2/10/2019**  
Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral  
David A. Reed, Reed & Jolly, PLLC

5/14/2019 **Teller Training Series:**  
Managing Dual Control & Cash Limits  
Molly Stull, Brode Consulting Services, Inc.

5/15/2019 Hot Issues in Cyber Compliance  
Randall J. Romes, CliftonLarsonAllen LLP

5/16/2019 **ACH Specialist Series:**  
Top 10 Ways to Mitigate ACH Payment Risk  
Shelly Sipple, EPCOR

5/21/2019 **Consumer Collection Series:**  
Repossession Practices, Compliance & Limitations  
Elizabeth Fast, Spencer Fane LLP

5/22/2019 The UBPR: Understanding Peer Group Comparison to Improve Bank Performance  
Gary J. Young, Young & Associates, Inc.

5/23/2019 Advanced Commercial Loan Documentation  
Doug Blay, Brode Consulting Services, Inc.

5/29/2019 Military Lending Act & SCRA: Compliance & Lessons Learned  
Michael Christians, Michael Christians Consulting, LLC

5/30/2019 **ACH Specialist Series:**  
ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference  
Jen Kirk, EPCOR

5/31/2019 Morning **SPECIAL EDITION** **Added 2/10/2019**  
Complying with the 2019 SAR Cyber-Event Reporting Requirements  
Bill Elliott & Mike Detrow, Young & Associates, Inc.

6/3/2019 Monday **SPECIAL EDITION** **Added 2/10/2019**  
Fair Lending Examinations: Increased Scrutiny, New Methodologies & False Positives  
Elizabeth Fast, Spencer Fane LLP

- 6/4/2019 **BSA Series:**  
Job-Specific BSA Training for Operations  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 6/5/2019 Handling Dormant Accounts, Unclaimed Property & Escheatment  
Elizabeth Fast, Spencer Fane LLP
- 6/6/2019 **Mortgage Lending Hot Spots Series:**  
Construction-Only & Construction-to-Permanent Lending  
Bill Elliott, Young & Associates, Inc.
- 6/10/2019 Community Bank Mergers & Acquisitions Simplified  
Monday Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys
- 6/12/2019 Essential HR Recordkeeping from Hiring to Firing  
Kay Robinson, Robinson HR Consulting, LLC
- 6/13/2019 **Call Report Series:**  
Preparing Call Report Lending & Allowance-Related Schedules  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 6/14/2019 **SPECIAL EDITION** **Added 4/15/2019**  
Morning Hemp Farming Act: CBD, FAQs & Impact on Financial Services  
Dawn Kincaid, Brode Consulting Services, Inc.
- 6/17/2019 Untangling Complex RDFI Challenges  
Monday Shelly Sipple, EPCOR
- 6/18/2019 Electronic Returned Items: Combating Fraud  
Dawn Kincaid, Brode Consulting Services, Inc.
- 6/19/2019 **Consumer Collection Series:**  
Effective Debt Collection Techniques & Strategies  
David A. Reed, Reed & Jolly, PLLC
- 6/20/2019 **Regulation E Series:**  
Reg E Fundamentals  
Michele L. Barlow, PAR/WACHA
- 6/25/2019 Living, Grantor & Family Trust Accounts: Common Problems in Account Opening & Lending  
Elizabeth Fast, Spencer Fane LLP
- 6/26/2019 **BSA Series:**  
Job-Specific BSA Training for the Board  
Dawn Kincaid, Brode Consulting Services, Inc.
- 6/27/2019 Card Data Security: PCI-DSS Risk, Readiness & Compliance  
Randall J. Romes, CliftonLarsonAllen LLP
- 7/1/2019 Managing Accounts & Records for Nonresident Aliens:  
Monday Opening, Identifying, Monitoring & Tax Reporting  
Dawn Kincaid, Brode Consulting Services, Inc.

- 7/2/2019 ALLL Supporting Documentation: Current Rules & Future Expectations Under CECL  
Aaron Lewis, Young & Associates, Inc.
- 7/9/2019 **IRA Series:**  
Processing IRA Rollovers & Transfers  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 7/10/2019 **Mortgage Lending Hot Spots Series:**  
Surviving a TRID Compliance Exam  
Steven Van Beek, Howard & Howard Attorneys PLLC
- 7/11/2019 FinCEN Guidelines on Reporting Elder Financial Exploitation  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 7/15/2019 Introduction to SBA Lending  
Monday  
Kimberly A. Rayer, Starfield & Smith, PC
- 7/16/2019 **BSA Series:**  
Job-Specific BSA Training for the Frontline  
Dawn Kincaid, Brode Consulting Services, Inc.
- 7/17/2019 **Regulation E Series:**  
Legally Handling ATM & Debit Card Claims Under Regulation E  
Elizabeth Fast, Spencer Fane LLP
- 7/18/2019 Wire Transfer Compliance, Including International Remittances  
Dawn Kincaid, Brode Consulting Services, Inc.
- 7/23/2019 **Call Report Series:**  
Call Report Regulatory Capital, Including Key Changes & Other Schedules  
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
- 7/24/2019 Opening Accounts Online: Rules, Risks & Best Practices  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 7/25/2019 From Prospect to Customer: Skills & Tools for Successful Business Development  
Tim Tivis, Pinnacle Training Group
- 7/30/2019 **Consumer Collection Series:**  
20 Common Mistakes in Consumer Collections  
Elizabeth Fast, Spencer Fane LLP
- 8/1/2019 Outsourcing Tech Services:  
Regulations, Examiner Expectations & Actions for Vendor Management  
David A. Reed, Reed & Jolly, PLLC
- 8/5/2019 Official Demands Part 1: Handling Subpoenas, Summonses & Other Legal Process  
Monday  
Elizabeth Fast, Spencer Fane LLP
- 8/6/2019 **IRA Series:**  
IRA Reporting, Common Issues & Error Resolution

Frank J. LaLoggia, LaLoggia Consulting, Inc.

- 8/7/2019 New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools  
Barry Thompson, Thompson Consulting Group, LLC
- 8/8/2019 **Mortgage Lending Hot Spots Series:**  
Adverse Action in Mortgage Lending: Compliance, Notices & Best Practices  
Ann Brode-Harner, Brode Consulting Services, Inc.
- 8/13/2019 Developing the Right Strategic Plan for Your Bank  
Marcia Malzahn, Malzahn Strategic
- 8/14/2019 What Are Those Business Tax Returns Telling Me?  
Tim Harrington, TEAM Resources
- 8/15/2019 FFIEC Cyber Security Risk Assessments: Policy, Recent Findings & Recommendations  
Randall J. Romes, CliftonLarsonAllen LLP
- 8/20/2019 **Call Report Series:**  
Introduction to Call Report Loan Classifications  
Amanda C. Garnett, CliftonLarsonAllen LLP
- 8/21/2019 E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media  
Nancy Flynn, The ePolicy Institute™
- 8/22/2019 **Regulation E Series:**  
How to Handle Unauthorized Electronic Fund Transfers Under Reg E  
Elizabeth Fast, Spencer Fane LLP
- 8/27/2019 **IRA Series:**  
Top 10 Most Misunderstood IRA Issues: Turning Confusion into Confidence  
Frank J. LaLoggia, LaLoggia Consulting, Inc.
- 8/28/2019 Effective Management of Credit Report Disputes:  
Completing ACDVs, AUDs & Correcting Joint Credit  
David A. Reed, Reed & Jolly, PLLC
- 8/29/2019 Opening Donation, Memorial & Other Accounts for Nonprofit Organizations & Corporations  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 9/4/2019 Auditing E-Policies & Procedures: Risks, Rules & Records  
Nancy Flynn, The ePolicy Institute™
- 9/5/2019 Official Demands Part 2: Handling Garnishments, Levies & Judgment Liens  
Elizabeth Fast, Spencer Fane LLP
- 9/10/2019 Conducting the 2019 ACH Audit  
Jen Kirk, EPCOR
- 9/11/2019 **Mortgage Lending Hot Spots Series:**  
Appraisal & Evaluation Guidance on Collateral Valuation  
S. Wayne Linder, Young & Associates, Inc.



- 9/12/2019 Managing Minor Accounts: Withdrawals, Transfers, CDD, Closing & Best Practices  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 9/16/2019 **IRA Series:**  
Monday Handling IRA Required Minimum Distributions & Roth Distributions  
Frank J. LaLoggia, LaLoggia Consulting, Inc. **Moved from June 11 on 12/5/18**
- 9/17/2019 **Regulation E Series:**  
Auditing for Reg E Compliance  
Elizabeth Fast, Spencer Fane LLP
- 9/18/2019 Mitigating a Data Breach: Forensics & Incident Response  
Randall J. Romes, CliftonLarsonAllen LLP
- 9/19/2019 New Compliance Officer Boot Camp  
Molly Stull, Brode Consulting Services, Inc.
- 9/24/2019 Hiring in the Digital Age: What Every HR Manager Needs to Know About Social Media  
Diane Pape Reed, CU Doctor
- 9/25/2019 What Directors Should Know About CECL, ALLL & the New Credit Impairment Standards  
Bob Viering, Young & Associates, Inc.
- 9/26/2019 Emerging Trends & Developments in Online, Mobile & Digital Channels  
Hannah Day, Jack Henry & Associates, Inc.®
- 10/3/2019 New BSA Officer Training Part 1:  
Compliance, Risk Assessment, CTRs, Exemptions, Forms & Regulator Expectations  
Bill Elliott, Young & Associates, Inc.
- 10/7/2019 **Mortgage Lending Hot Spots Series:**  
Monday Demystifying Rules for TRID Tolerances  
Steven Van Beek, Howard & Howard Attorneys PLLC
- 10/8/2019 When a Depositor Dies: Legal Requirements, Practical Issues & FAQs  
Elizabeth Fast, Spencer Fane LLP
- 10/9/2019 Head Teller Training: Maximizing Teller Performance  
Molly Stull, Brode Consulting Services, Inc.
- 10/10/2019 **Regulation E Series:**  
Reg E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation  
Michele L. Barlow, PAR/WACHA
- 10/16/2019 POD Account Documentation, Compliance, Beneficiaries & Closing  
Elizabeth Fast, Spencer Fane LLP
- 10/17/2019 New BSA Officer Training Part 2:  
Reviews, SARs, CDD, Technical Aspects & Real-Life Scenarios  
Bill Elliott, Young & Associates, Inc.



- 10/24/2019 Commercial Loan Annual Credit Review  
S. Wayne Linder, Young & Associates, Inc.
- 10/29/2019 12 Key Elements of an Effective Digital Marketing Strategy  
Eric C. Cook, WSI Internet Consulting
- 10/30/2019 Personal Accounts: Ownership, Authorization, Titling & Documentation  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 10/31/2019 1099 Reporting: Foreclosures, Repossessions & Debt Settlements  
Elizabeth Fast, Spencer Fane LLP
- 11/6/2019 Closing or Changing Accounts for Consumers & Businesses  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 11/7/2019 Top 10 Compliance Mistakes in Advertising  
Steven Van Beek, Howard & Howard Attorneys PLLC
- 11/12/2019 **Mortgage Lending Hot Spots Series:**  
Uniform Residential Loan Application (URLA) Line-by-Line, Required February 1, 2020  
Ann Brode-Harner, Brode Consulting Services, Inc.
- 11/13/2019 Year-End Compliance Checklist  
Molly Stull, Brode Consulting Services, Inc.
- 11/14/2019 **Regulation E Series:**  
Provisional Credit Under Reg E: Rules, Best Practices & FAQs  
Elizabeth Fast, Spencer Fane LLP
- 11/19/2019 Robbery Preparedness: Meeting Your Annual Compliance Requirement  
Carol S. Dodgen, Dodgen Security Consulting, LLC
- 11/20/2019 BSA Special Risks: Policy, Law Enforcement & Regulator Issues  
Susan Costonis, Compliance Consulting and Training for Financial Institutions
- 11/21/2019 When a Borrower Dies: Rules, Procedures & Liabilities  
Elizabeth Fast, Spencer Fane LLP
- 11/26/2019 Understanding & Navigating ACH Rules for ODFIs  
Shelly Sipple, EPCOR
- 12/3/2019 IRS Reporting Requirements: 1098s, 1099s, TINs & Backup Withholding  
David A. Reed, Reed & Jolly, PLLC
- 12/4/2019 ACH Error Resolution: Returns, Authorizations, WSUDs, Stop Payments & More  
Michele L. Barlow, PAR/WACHA
- 12/10/2019 Business Accounts: Who is Authorized to Open, Close, Transact?  
Mary-Lou Heighes, Compliance Plus, Inc.
- 12/11/2019 Dealing with Joint Signers in Consumer & Real Estate Lending  
Bill Elliott, Young & Associates, Inc.

12/12/2019 Safe Deposit Issues: Delinquency, Death & Abandonment  
Elizabeth Fast, Spencer Fane LLP

12/17/2019 Securing Collateral: How to Complete & File UCC-1 Financing Statements  
Elizabeth Fast, Spencer Fane LLP

**Webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated.  
Please check the brochure copy to confirm the time.**