



**Lighting the
Pathway to Success**

2023 Deposit/Operations Compliance School

April 12-13, 2023
Marriott Hotel | West Des Moines



Information & Requirements

DATE & LOCATION

The Iowa Bankers Association Deposit/Operations Compliance School will be held April 12-13, 2023 at the West Des Moines Marriott Hotel.

Marriott Hotel, West Des Moines
1250 Jordan Creek Parkway
West Des Moines, IA 50266
(515) 267-1500

PURPOSE AND PHILOSOPHY

Complying with federal banking regulations in today's environment is a demanding task that requires a thorough understanding of the applicable rules.

The IBA Deposit/Operations Compliance School helps financial institutions meet the compliance challenge by providing intensive training on the various regulatory requirements. Designed for all bank staff who work with compliance or on compliance issues, the IBA Deposit/Operations School provides the most effective compliance training available.

The Deposit/Operations Compliance School curriculum includes all federal regulations covered in on-site compliance examinations by federal regulatory agencies. Attendees will:

- Develop an understanding of the compliance regulations governing financial institutions.
- Learn how to anticipate and prevent potential violations.
- Receive practical instruction and advice from instructors who work with compliance issues daily.
- Learn how to develop a comprehensive compliance management program.
- Receive a detailed reference manual which will serve as a valuable training tool.
- Discuss issues specific to Iowa banking laws.

HOUSING & ATTIRE

A block of rooms has been reserved at the West Des Moines Marriott. Contact the hotel directly at (515) 267-1500 and indicate that you are with the Iowa Bankers Association Compliance School. The room rate is \$129 per night. The room block is reserved until March 21, 2023. Any reservation received after the cut-off date will be accepted on a space or rate available basis.

While attending the school please feel free to wear casual, comfortable attire.

ADMISSION REQUIREMENTS

The school advisory board will decide on all applications for admission based on the following:

1. Applicant must be an officer or employee of a bank, bank holding company or savings bank; a staff member of the state banking department, FDIC, Federal Reserve Bank, OCC, OTS, or of the Iowa Bankers Association or subsidiaries.
2. Enrollment is limited to the first 80 registrations received. Individuals who have never attended the Compliance School, or have not attended the past two years, will receive priority.

TUITION & APPLICATION

Prospective students should complete the attached application and return it to the address below with the full tuition fee by March 28, 2023. Checks made payable to Iowa Bankers Association should accompany the registration and be mailed to:

Attn: Registrar
Iowa Bankers Association
PO Box 6200
Johnston, IA 50131-6200

Deposit/Operations School

Member	\$650
Non-Member	\$1,300

Fee includes tuition, registration, most meals and manual. Lodging is not included in the school tuition.

Any applicant withdrawing 30 days or more prior to the school will receive a full refund. If the applicant withdraws fewer than 30 days before the school begins, a \$200 non-refundable fee will be retained.

QUESTIONS

If you have questions or would like more information please contact IBA's Jill Mantemach at jmantemach@iowabankers.com or 515-286-4375



This institution does not discriminate with regard to race, gender, color, creed, national origin or age.





Course Curriculum

The Iowa Bankers Association Deposit/Operations Compliance School was created to cover all deposit compliance topics and regulations that bank compliance officers need to be successful.

Topics that will be covered in the Deposit/Operations School are listed below:

- Compliance Management
- Establishing Accounts
- Electronic Funds Transfer Act (EFTA) – Regulation E
- Truth in Savings Act (TISA) – Regulation DD
- UDAAP
- Regulation D
- Privacy
- Expedited Funds Availability Act (EFA) – Regulation CC
- Beneficial Ownership

CERTIFICATE OF COMPLETION

Participants who fulfill attendance and class requirements will receive a certificate of completion upon the end of the school.

DEPOSIT/OPERATIONS COMPLIANCE SCHOOL INSTRUCTOR

The IBA Deposit/Operations Compliance School will be taught by Natalie Straus from ProBank Austin/FORVIS.

Natalie Straus, CRCM, is a Vice President and Senior Consultant at FORVIS. Ms. Straus provides consulting services in compliance with an emphasis on deposit operations and issues. Additionally, she performs consumer compliance and fair lending reviews, as well as HMDA data integrity reviews for clients of varying degrees of size and complexity. She also presents seminars on various regulatory compliance topics for in-house and association sponsored programs and schools.

2023 COMPLIANCE SCHOOLS ADVISORY BOARD

April Sudbrock
Union State Bank, Greenfield

Heidi Gerstandt
Cherokee State Bank, Cherokee

Rene Chaplin
Central State Bank, State Center

Brittany Gavin
Washington State Bank, Washington

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Union State Bank, Greenfield

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Iowa State Bank, Des Moines

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Ellie Garringer
Keystone Savings Bank, Keystone

Megan Cabbage
PCSB Bank, Clarinda



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Registration Information

Deposit School \$650 Member Rate \$1,300 Non-Member Rate

APPLICATION FORM

Name _____ Title _____

Nickname (for badge) _____ E-mail _____

Bank Name _____

Business Phone _____ Street Address _____

Cell Phone _____ P.O. Box _____

City _____ State _____ Zip _____

Emergency Contact Name _____ Contact Number _____

If you require special accommodations, such as handicap accessibility, or have special dietary needs, indicate below: _____

Have you attended our Compliance School in the past- if so, which modules? _____

Total Years Bank Experience _____ Total Years Compliance Experience _____

Size of Bank (Assets)
(Check One Box Only)

- Under \$25 million
- \$25 to \$100 million
- \$100 to \$500 million
- \$500 million to \$1 billion
- Over \$1 billion
- Bank Holding Company

Primary Regulator

- FDIC
- OCC
- Federal Reserve Board
- OTS Board
- CFPB

In applying for admission to this school, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects by the standards established by the school. I understand that the school advisory board reserves the right to expel any student whose conduct is unprofessional while attending the school. I also understand my signature allows the IBA to release my completion status to my employer.

Applicant's Signature _____ Date _____

Return application and payment by March 28, 2023 to:

ATTN: Registrar, Iowa Bankers Association, PO Box 6200, Johnston, IA 50131-6200

Registration in Iowa Bankers Association (IBA) events and activities constitutes an agreement by the attendee to the IBA's use and distribution, both current and future, of the attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities. Please check iowabankers.com for more details.