Please check the line below for the Compliance Program(s) you prefer and register the individuals who will attend by completing the information below. Please duplicate this form to register more than one person or register online at www.cbaofga.com. Confirmation emails will be sent to the attendee approximately one week prior to the program. For assistance, contact the Education Department at education@cbaofga.com.

Compliance Program I-II: “New Integrated Mortgage Disclosures: Effective August 2015” (Note: On Day II, the program will adjourn by 2:00 PM)
- Tuesday-Wednesday, February 3-4: The Forum, Rome
- Thursday-Friday, February 5-6: Stonebridge Country Club, Albany
- Tuesday-Wednesday, February 10-11:Idle Hour Country Club, Macon
- Thursday-Friday, February 12-13: Hilton Garden Inn at Sugarloaf, Duluth
- Wednesday-Thursday, February 18-19: Holiday Inn, Brunswick

Compliance Program III “…Georgia Deposit Documentation”
- Wednesday, May 13:Idle Hour Country Club, Macon
- Thursday, May 14: Hilton Garden Inn at Sugarloaf, Duluth
- Tuesday, May 19: The Forum, Rome
- Wednesday, May 20: UGA Tifton Campus Conference Center, Tifton
- Thursday, May 21: Hilton Garden Inn Savannah Airport

Compliance Program IV “…Anti-Money Laundering/Bank Secrecy Act”
- Tuesday, December 8: The Forum, Rome
- Wednesday, December 9: Idle Hour Country Club, Macon
- Thursday, December 10: Hilton Garden Inn at Sugarloaf, Duluth
- Tuesday, December 15: UGA Tifton Campus Conference Center, Tifton
- Wednesday, December 16: Hilton Garden Inn Savannah Airport

MEMBERSHIP NOW OPEN!

• Is your compliance staff educated on federal regulations and laws and their applicable effects on your bank?
• Would you like an online forum to network with other community bank Compliance Officers and to discuss current compliance concerns or questions, as well as potential regulatory reform issues?
• Would a quarterly newsletter sent to your bank which addresses current regulatory hot topics be a good resource?
• Would a complimentary toll-free compliance helpline to ask questions about regulatory issues be of benefit to you and your bank?

If you answered YES to any of the above questions, we invite you to join the CBA Compliance Program. For more details on membership, program features and benefits, please take a look inside and/or contact the CBA University staff at education@cbaofga.com.
The Community Bankers Association of Georgia (CBA) Compliance Program is a specially-designed program to educate community bankers on regulatory issues and the applicable effects on their bank. New regulations and the interpretation and application of existing regulations will be addressed in a straightforward manner. The program will also give bankers techniques for monitoring their in-bank compliance programs. The CBA Compliance Program is designed for the bank’s compliance officer, as well as other staff members who have the responsibility of enforcing regulations. This could include representatives from lending, operations, customer service and marketing. Most community banks do not have the time or resources available in-house to keep current on critical regulatory issues. For these reasons, CBA’s Compliance Program is beneficial to community banks. Participation in the program is a way to reduce the risk of having regulatory actions taken against your bank. Professional Bank Services (PBS), Louisville, Kentucky, is the provider for the CBA Compliance Membership Program. PBS provides consulting and educational services to the financial industry.

**MEMBERSHIP**

Annual membership in the CBA Compliance Program is in the bank’s name. Therefore, the attendee for each compliance program can be your bank’s compliance officer and/or an additional representative from your bank. If the topic for a particular program relates to lending, you may wish to send a representative from the lending department; or, if the topic relates to the deposit side, you may wish to send a different representative. The annual membership includes all of the features and benefits listed in this brochure.

**THE MANUAL**

The detailed manual incorporates regulatory compliance requirements applicable to electronic information, products and services, and includes the latest federal legislation and guidance from the federal financial institution regulatory agencies concerning electronic communications and services. Everything from A to Z is included – all in one easy to use, easy to understand resource.

**PRICING/SCHEDULE**

CBA Compliance Program Membership:

- **CBA members** pay $1,495 to become a 2015 Compliance Program member. This fee allows one person to attend the 2015 compliance programs complimentary. This price also includes the quarterly InCompliance newsletter ($195 value), each program’s manual, the toll-free compliance helpline through December 31, 2015, and access to the CBA Compliance Officer, Information Technology Security and Bank Secrecy Act Officer online forums. In addition, program members may send additional attendees to the program(s) for $165 per person, per day.

- **Non-CBA members** pay $1,995 to become a 2015 Compliance Program Member (prepayment required for non-members). This fee allows one person to attend the 2015 compliance programs. This price also includes the quarterly InCompliance newsletter ($195 value), each program’s manual, the toll-free compliance helpline through December 31, 2015, and access to the CBA Compliance Officer, Information Technology Security and Bank Secrecy Act Officer online forums. In addition, program members may send additional attendees to the program(s) for $165 per person, per day.

**Fee to Attend Individual Compliance Program:***

- **For CBA members** who do not wish to join the 2015 CBA Compliance Program, the cost to attend each program is $450 for the first person per day and $275 for each additional attendee from the same bank/company, per day.

- **For non-CBA members** who do not wish to join the 2015 CBA Compliance Program, the cost for each quarterly program is $600 per person per day (prepayment required for non-members).

**Schedule Each Day:**

For two-day programs, Day II adjourns at 2:00 pm.

8:30 a.m. Registration/Continental Breakfast
9:00 a.m. Program
NOON Lunch
1:00 p.m. Program
4:00 p.m. Adjourn

**OVERVIEW**

An annual membership allows you to take full advantage of the benefits of this program. The program is composed of the following elements that give your bank a total compliance resource.

**Compliance Programs**

One-day programs give you timely information about the latest regulatory changes and applications. Typically, the programs are held each quarter at five different locations. In 2015, due to new regulations relating to the integrated mortgage disclosures, the programs will be held in February, May and December. The Compliance Program II has been combined into a two-day program to provide sufficient time to cover the new disclosures. Each compliance program is an in-depth look at new regulations and changes to existing laws and regulations. Attendees will receive a detailed manual with a descriptive, “plain language” outline on each topic. The manual includes sample policies for use in developing required policies and procedures, suggested training ideas, and serves as a reference and a resource tool for your bank. Compliance Program member banks who do not attend a compliance program will still receive the manual at the end of that program. In addition, Compliance Program member banks who do not attend a program because the topic is not applicable to their bank may use a portion of the membership fee toward another CBA compliance related seminar, school or webinar.

**Special Benefits**

The CBA is pleased to provide special benefits to members of the 2015 CBA Compliance Program. These benefits include but are not limited to:

- Special pricing for CBA compliance related schools and seminars;
- Complimentary access to the CBA Compliance Officer, Information Technology Security and Bank Secrecy Act Officer online forums.

**Certificates of Completion**

A certificate of completion is provided to each bank and individual who attends all 2015 compliance programs.

**Newsletters**

Each quarter, you will receive PBS’s InCompliance ($195 value) newsletter. This newsletter addresses various regulatory topics and provides the reader with a “plain language” explanation of the subject matter. Articles address current regulatory developments and help the reader stay current with regulatory changes and how they impact the bank.

**Resource Helpline**

Complimentary use of the PBS toll-free compliance helpline is accessible to your bank. As questions about regulatory issues arise, members may call and discuss those concerns with consultants without charge.

**Continuing Professional Education Credits (CPE)**

CPE credits are provided upon request to participants of the compliance programs. Certified Community Bank Compliance Officers (CCEBCO) may earn credits toward their continuing professional education for each program attended.

**2015 SAVE THE DATES**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/17-19</td>
<td>Compliance Schools – Atlanta</td>
</tr>
<tr>
<td>3/24-27</td>
<td>Compliance Management School – Atlanta</td>
</tr>
<tr>
<td>4/21</td>
<td>Deposit Regulations – Atlanta</td>
</tr>
<tr>
<td>4/22</td>
<td>Deposit Regulations – Macon</td>
</tr>
<tr>
<td>4/23</td>
<td>Deposit Regulations – Duluth</td>
</tr>
<tr>
<td>4/28</td>
<td>New Integrated Mortgage Disclosures – Macon</td>
</tr>
<tr>
<td>7/14</td>
<td>New Integrated Mortgage Disclosures – Albany</td>
</tr>
<tr>
<td>7/15</td>
<td>New Integrated Mortgage Disclosures – Macon</td>
</tr>
<tr>
<td>7/21</td>
<td>Home Equity Lines of Credit (HELCO’s) – Macon</td>
</tr>
<tr>
<td>7/22</td>
<td>New Integrated Mortgage Disclosures – Duluth</td>
</tr>
<tr>
<td>7/23</td>
<td>New Integrated Mortgage Disclosures – Macon</td>
</tr>
<tr>
<td>8/15-18</td>
<td>Compliance Lending School – Young Harris</td>
</tr>
<tr>
<td>10/6-9</td>
<td>Advanced BSA Officer School-St. Simons Island</td>
</tr>
<tr>
<td>11/2-5</td>
<td>Compliance Lending School – Young Harris</td>
</tr>
<tr>
<td>11/2-5</td>
<td>Home Mortgage Disclosure Act (HMDA) – Macon</td>
</tr>
</tbody>
</table>

**Webinars**

CBA offers over 100 webinars each year and many of the topics relate to compliance. To find a compliance webinar of interest, visit www.cbaofga.com or contact the CBA.

**TESTIMONIALS**

“Kathy Mayes is a great presenter and is very knowledgeable on everything covered in the presentation.”
Jane Hollinshead, Exchange Bank, Millville

“Hearing the bank’s procedures and how they handle situations was most beneficial.”
Jordan Devan, Citizens Community Bank, Valdosta