



# 2025 School of Compliance

March 4 – 7

Courtyard by Marriott  
Columbia, Missouri

# General Information

## Program

Compliance is one of the most crucial and consuming issues in the financial industry today. The regulatory agencies are making it clear through their examinations of banks that no institution can afford to be without a comprehensive, well-managed compliance program. Your compliance officer must be able to run the process, including a bank-wide training program, like a well-oiled machine.

As a major resource for banking education, the MBA provides this year's School of Compliance. It ensures that financial institutions have the latest knowledge and preparation they need to properly handle compliance issues.

Constant changes and the highly charged regulatory environment make this information more important than ever to your financial institution.

## Objectives

The purpose of the school is to provide students with the knowledge and understanding of laws and regulations that impact lending practices, deposit functions, marketing and management by:

- Developing an understanding of federal laws and regulations;
- Developing basic management skills and effective techniques for compliance administration; and
- Providing instruction designed to supplement in-bank training programs and benefit students through exposure to the experience and knowledge of other students.

## Benefits of Attending

- You will also get to share your compliance concerns and solutions with participants from similar institutions who have many of the same concerns you do.
- You will receive an information-packed manual for each module containing program and resource material.
- Participants who attend the entire school will receive a completion certificate to document their ongoing commitment to bank compliance education.
- Return to your institution with new and valuable compliance insights and solutions.

## Compliance School Certificate

Those attending the entire school will receive a school certificate. This requires attendance at all structured lecture and study sessions.

## Disabilities & Dietary Restrictions

If you have any disabilities or dietary restrictions, please contact Eric Lawson at (573) 636-8151 or by email [elawson@mobankers.com](mailto:elawson@mobankers.com).

## Continuing Education

American Bankers Association (ABA) Professional Certifications has approved 2025 School of Compliance for:

32.75 CRCM, 12 CERP, 4 CAFF, 1 CSOP credit. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2025 School of Compliance Order number 173857 (3/10)

## Audience

Participants should have at least one year of experience in a functional area of banking, such as lending, compliance, auditor, cashier, etc. You may choose to attend any combination of modules; however, attendance at the entire school is highly recommended for:

- Those who manage the entire compliance program for their institution;
- Compliance officers from community banks;
- Compliance officers who are involved in the compliance monitoring, audit, review, or training process in their institutions.

## Tuition and Refund Policy

Tuition includes all instruction, supplemental materials, lunches and refreshment breaks each day.

	Member	Non Member
Entire School	\$1,700	\$6,800
Lending Module	\$850	\$3,400
Deposit & Operations Module	\$850	\$3,400

The tuition payment must accompany the enclosed application. Make checks payable to Missouri Bankers Association. The cost of meals included in this registration fee for this meeting is \$55.00 per person, per day. This information is provided for your bank's tax records, in keeping with the IRS 50 percent deductible provisions under Section 274(n) of the Internal Revenue Code.

**Refund Policy:** Any registrant withdrawing by written request prior to Wednesday, February 19, will receive a full refund. Registrants withdrawing between February 20 - 26, will receive a refund, minus \$100 cancellation fee. Registrants withdrawing after February 27 will forfeit the entire enrollment fee.

## Hotel & Classroom Information

Tuition does not include housing. Students are responsible for securing their own housing. A block of rooms has been reserved for the MBA School of Compliance at

Courtyard by Marriott  
3301 LeMone Industrial Blvd.  
Columbia, MO 65201

Phone: 573-443-8000

School participants should contact Courtyard by Marriott directly for hotel reservations. A special group rate of \$109 plus tax, per room, per day, single or double occupancy is available. Be sure to state you are attending the Missouri Bankers Association School of Compliance.

The block of rooms is reserved for this school until February 1 at which time they will be released for public sale. The availability of rooms cannot be guaranteed after this date! Early reservations are encouraged!

All classes are held at the Courtyard by Marriott.

## Lending Module - March 4 & 5

### Day One – Tuesday, March 4

7:00 - 8:00 a.m. - Registration and breakfast

8:00 a.m. - 4:30 p.m.

- Fair Lending
  - Equal Credit Opportunity Act (CFPB Regulation B)
  - Fair Housing Act
  - Community Reinvestment Act (Federal Reserve Regulation BB)
  - Home Mortgage Disclosure Act (CFPB Regulation C)
  - Unfair, Deceptive and Abusive Acts and Practices
- Truth in Lending Act (CFPB Regulation Z)
- Real Estate Settlement Procedures Act (CFPB Regulation X)
- HUD Homeownership Counseling
- Flood Disaster Protection Act

### Day Two – Wednesday, March 5

7:15 - 8:00 a.m. - Breakfast

8:00 a.m. - 4:30 p.m.

- Fair Credit Reporting Act/Fair and Accurate Credit Transactions Act
- Loans to Insiders (Federal Reserve Regulation O)
- Homeowners Protection Act
- Purchasing or Carrying Margin Stock (Federal Reserve Regulation U)
- Real Estate Appraisal Requirements
- Lending to Servicemembers
- SAFE Mortgage Act (CFPB Regulation G)
- Environmental Liability
- Secured Transactions and Federal Law Requirements
- Bankruptcy Basics

*During each phase, all the above listed regulations as they apply will be covered.*

## Deposit & Operations Module - March 6 & 7

### Day Three – Thursday, March 6

7:00 - 8:00 a.m. - Registration and breakfast

8:00 a.m. - 4:30 p.m.

- Truth in Savings, Regulation DD
- Reserve Requirements (Federal Reserve Regulation D)
- Electronic Funds Transfer Act (CFPB Regulation E)
- Expedited Funds Availability Act (Federal Reserve Regulation CC)
- FDIC Deposit Insurance

### Day Four – Friday, March 7

7:15 - 8:00 a.m. - Breakfast

8:00 a.m. - 3 p.m.

- Bank Secrecy Act/ Anti-Money Laundering
- FCRA/FACTA for Deposits and Operations
- Financial Privacy (CFPB Regulation P)
- Right to Financial Privacy Act
- Garnishment of Federal Benefit Payments
- Children's Online Privacy Protection act
- Telephone Consumer Protection Act
- Bank Security

# Instructor



### Terri D. Thomas, JD

**Executive Vice President/COO - Legal Services Director  
Kansas Bankers Association**

Terri D. Thomas is an Executive Vice President, Chief Operating Officer, and Director of the Kansas Bankers Association Legal Services. She also serves as the manager of Bankers Consulting Services, which provides legal services to participating MBA member banks. Prior to this, she was with "Bankers Choice," a financial consulting firm. Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988. She has served as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent seminar presenter for financial associations.

# Registration Form

Please PRINT or TYPE below. You may photocopy this form for additional registrants.  
Do not use one form for multiple registrants.

## Organization Information

Bank/Firm \_\_\_\_\_  
Address \_\_\_\_\_ City/State/ZIP \_\_\_\_\_  
Phone \_\_\_\_\_

## Name of Attendee(s)

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Email \_\_\_\_\_

- Entire School    Deposits & Operations Module  
 Lending Module

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Email \_\_\_\_\_

- Entire School    Deposits & Operations Module  
 Lending Module

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Email \_\_\_\_\_

- Entire School    Deposits & Operations Module  
 Lending Module

## Tuition Fee

### Member Fees

Entire School .....\$1,700 # \_\_\_\_\_ \$ \_\_\_\_\_  
Deposits & Operations Module ...\$850 # \_\_\_\_\_ \$ \_\_\_\_\_  
Lending Module .....\$850 # \_\_\_\_\_ \$ \_\_\_\_\_

### Non-Member Fees

Entire School .....\$6,800 # \_\_\_\_\_ \$ \_\_\_\_\_  
Lending Module .....\$3,400 # \_\_\_\_\_ \$ \_\_\_\_\_  
Deposits & Operations Module ...\$3,400 # \_\_\_\_\_ \$ \_\_\_\_\_

**Total Amount Due**..... \$ \_\_\_\_\_

- Check enclosed, payable to MBA.  
 Invoice  
 Credit Card Payment\* (Please type.)




Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

No. \_\_\_\_\_

Type Name \_\_\_\_\_

Signature \_\_\_\_\_

### Three Ways to Register

-  573-636-8151
-  MBA@mobankers.com
-  Mail check payable to Missouri Bankers Association and form to:  
Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102