LET'S GOAL

MAKE A PLAN FOR 2023

icba.org/education

TRAINING GUIDE
NOVEMBER 2022
» Our End of Year Sale Is Here!
» 2023 Event Dates Announced
» Budget for Team Training With Our 2023 Budget Planner
Repurpose pledged funds for balance sheet flexibility.

Reduce collateralized deposits and increase asset liquidity.

By significantly reducing the collateral it holds for pledging purposes, your bank can avoid having pledging requirements drive its investment strategy. Reducing collateralization can give your bank more flexibility to manage interest rate risk. And, decreasing the need to track collateral on an ongoing basis can save time for both your bank and its customers.

Talk to us today about IntraFi’s solutions for collateral reduction.

Contact us at (866) 776-6426, option 3.
Involving the Board in Talent Management

While traditionally bank boards have only been involved in C-suite level succession planning, more are focusing on talent management oversight to ensure that long-term organizational goals are being met.

**IT’S A PROCESS**
The most successful organizations don’t just assume that their training is effective. They create a process to track, analyze, and share ongoing results with bank leadership and the board (annually at a minimum).

This responsibility needs to sit with staff who are in the best position to view, evaluate, and measure the bank’s overall educational efforts. Depending on your organization, that could be a designated training leader or a cross-departmental group of leaders and HR.

**USE DATA TO TELL THE STORY**
Reports should look at training methods and activities, pass/fail rates when appropriate, training impact on organizational goals, and more. For banks that benchmark training outcomes more than once a year, a progress report should compare how the bank is doing year-to-date versus its outlined plan. Remember, though, that this is a high-level business report and doesn’t need to get into excruciating detail. The focus should be overarching themes, trends, and recommendations.

This active dialogue between management and leadership allows leadership to target specific skills if it is prioritizing certain goals or business innovation. And by providing employees with the opportunity to learn the organization can increase engagement, performance, and productivity. (Professional development is also proven to boost innovation and creativity, while lowering absenteeism and attrition rates!)

Be well,

Lindsay LaNore
Chief Learning & Experience Officer
Community Banker University

For more thought leadership on the future of work, read Lindsay LaNore’s monthly column in Independent Banker magazine at independentbanker.org
# 2023 LIVE EVENTS

Led by renowned industry experts, our certification institutes, seminars, and conferences address current bank regulations, operational procedures, marketplace trends, the latest technology, and more.

- Livestreamed (virtual) and in-person delivery.
- Dates and locations are subject to change.
- Always refer to icba.org/seminars for the most current information.

<table>
<thead>
<tr>
<th>In-Person Event</th>
<th>Livestreamed (Virtual) Event</th>
</tr>
</thead>
</table>

* Livestreamed Institute Split Over Two Weeks.

## Troubled Loans Seminar

Review liquidity versus solvency issues, management and industry strength, and the latest credit risks.

- Feb. 22
- Aug. 3

Livestreamed

CPE credits: 9
ICBA member: $395 before Jan. 27
ICBA member: $395 before July 7

## ICBA Compliance Institute℠

Receive a detailed study of the relevant areas of regulatory compliance with a focus on real-life scenarios you will encounter in a compliance role.

- Feb. 26–March 2
- June 6–8 & 13–15
- Oct. 1–6

Livestreamed

Dallas, Texas
Livestreamed
Bloomington, Minn.

CPE credits: 44
ICBA member: $2,899
ICBA Bank Security Institute℠
Ground yourself in the bank security basics and learn about situations you may not be prepared for.
Feb. 28–March 2  Livestreamed
Aug. 28–30  Bloomington, Minn.
CPE credits: 21
ICBA member: $1,699

ICBA Credit Analyst Institute℠
Examine the evolving role of the credit analyst and critical functions such as financial analysis, overall business risk, legal liability, and customer relationship needs.
March 28–30  Livestreamed
Aug. 15–17  Livestreamed
Oct. 1–4  Bloomington, Minn.
CPE credits: 27.5
ICBA member: $1,699

Fraud Seminar
Participate in interactive breakout sessions and group discussion, learn to identify fraud and protect bank assets. Topics include elder fraud, conducting investigations, social engineering, and more.
April 4–6  Livestreamed
CPE credits: 22
ICBA member: $595 before March 3

Bank Director Forums
Hear about the latest industry trends and gain market insights from renowned subject-matter experts. Sessions run from 8:30 a.m. to noon to accommodate busy schedules.
April 13  Livestreamed
May 1  Livestreamed
June 1  Livestreamed
Sep. 7  Livestreamed
CPE credits: 4.5 per session
ICBA member: $395
ICBA member and Bank Director Program subscriber: $295
### ICBA IT Institute℠
Learn how information technology solutions are evolving and allowing community banks to increase efficiency, improve service capabilities, and better safeguard customers.

- **April 18–20 & 25–27** Livestreamed
- Oct. 15–19 Bloomington, Minn.
- CPE credits: 38
- ICBA member: $2,699

### Agricultural Credit Analysis Seminar
Review how agricultural lending works, its role in the community banking industry, and current lending challenges.

- April 26 Livestreamed
- Aug. 2 Livestreamed
- CPE credits: 9
- ICBA member: $395 before March 17
- ICBA member: $395 before July 7

### Register for both events and save $100 with the code MULTI_LR

<table>
<thead>
<tr>
<th>Event</th>
<th>Description</th>
<th>Date</th>
<th>Location</th>
<th>CPE Credits</th>
<th>ICBA Member Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Review Seminar</td>
<td>Review policies and procedures to ensure timely identification of problem credits, asset quality, and accuracy.</td>
<td>April 18–19</td>
<td>Livestreamed</td>
<td>13</td>
<td>$595 before March 28</td>
</tr>
<tr>
<td>Advanced Loan Review Seminar</td>
<td>Discuss common loan level challenges and study portfolio topics such as concentrations, changes in loan terms, trends in the economy, and their effect on your loan review.</td>
<td>April 20–21</td>
<td>Livestreamed</td>
<td>13</td>
<td>$595 before March 28</td>
</tr>
</tbody>
</table>

### ICBA BSA/AML Institute℠
Identify emerging areas of customer, product, and geographic risk, such as banking marijuana-related businesses and their potential effects on your bank’s BSA/AML program.

- May 2–4 Livestreamed
- Aug. 7–9 Bloomington, Minn.
- Nov. 7–9 Livestreamed
- CPE credits: 20
- ICBA member: $1,699

### FDICIA Seminar
Cover key facts about FDICIA including auditing and enhanced reporting requirements as well as audit committee responsibilities. Learn what steps to take to successfully implement FDICIA to satisfy audit and regulatory guidelines.

- May 3–4 Bloomington, Minn.
- CPE credits: 12
- ICBA member: $595 before April 5
Register for both events and save $100 with the code **MULTI_CR**

<table>
<thead>
<tr>
<th>Event</th>
<th>Description</th>
<th>Date</th>
<th>Location</th>
<th>CPE Credits</th>
<th>Member Price Before Discount</th>
<th>Discount Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Call Report Seminar</strong></td>
<td>Discuss each call report schedule and review real-life challenges of completing a call report.</td>
<td>May 10</td>
<td>Livestreamed</td>
<td>9</td>
<td>$595</td>
<td></td>
</tr>
<tr>
<td><strong>Advanced Call Report Seminar</strong></td>
<td>Take a deep dive into complex areas of the call report.</td>
<td>May 11</td>
<td>Livestreamed</td>
<td>9</td>
<td>$595</td>
<td></td>
</tr>
<tr>
<td><strong>Commercial Real Estate Lending Seminar</strong></td>
<td>Review the new construction process, title work, appraisals, environmental reports, draw requests, and early warning signs of trouble in your project or borrower.</td>
<td>May 14</td>
<td>Livestreamed</td>
<td>9</td>
<td>$395</td>
<td></td>
</tr>
<tr>
<td><strong>Financial Statement Analysis Seminar</strong></td>
<td>Learn to assess the credit worthiness of a borrower by reviewing the role of accountants, the calculation of key ratios, and the use of financial statements in the credit decision process.</td>
<td>May 16</td>
<td>Livestreamed</td>
<td>9</td>
<td>$395</td>
<td></td>
</tr>
<tr>
<td><strong>ICBA Audit InstituteSM</strong></td>
<td>Learn everything from defining the audit function, developing a risk model and audit plan, to designing and executing the audit program by examining the audit assets, liabilities, operations, and bank information systems.</td>
<td>May 16–18 &amp; 23–25</td>
<td>Livestreamed</td>
<td>49.5</td>
<td>$3,299</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sept. 17–22</td>
<td>Bloomington, MN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ICBA Audit InstituteSM</strong></td>
<td>Learn everything from defining the audit function, developing a risk model and audit plan, to designing and executing the audit program by examining the audit assets, liabilities, operations, and bank information systems.</td>
<td>May 16–18 &amp; 23–25</td>
<td>Livestreamed</td>
<td>49.5</td>
<td>$3,299</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sept. 17–22</td>
<td>Bloomington, MN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cash Flow Analysis Seminar</strong></td>
<td>Study the mechanics of business cash flow statements and how to perform a complete credit analysis so that you can determine a business’ ability to repay with confidence.</td>
<td>May 17</td>
<td>Livestreamed</td>
<td>9</td>
<td>$395</td>
<td></td>
</tr>
</tbody>
</table>
Analyzing Your Bank’s Financial Statement Seminar
Learn to assess strengths and weaknesses using your bank’s balance sheet and income statement. Survey today’s marketplace and apply what you’ve learned to build a CAMELS rating.

June 15  Livestreamed
CPE credits: 9
ICBA member: $395 before May 13

ICBA Risk Management Institute℠
Discover strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk, and legal risk.

June 26–28  St. Louis, Mo.
CPE credits: 22.5
ICBA member: $1,699

Vendor Management Seminar
Relationships with third-party vendors are commonplace and many provide a strategic advantage—however the rewards aren’t without risk. Learn what it takes to implement a sound vendor management program.

Aug. 1–2  Livestreamed
CPE credits: 12
ICBA member: $595 before July 7

CFO Forum
Tackle the top issues facing CFOs today including tax and accounting strategies, deposit funding sources, risk management, cybersecurity, and more.

Aug. 14–15  Kansas City, Mo.
CPE credits: 13.5
ICBA member: $695 before July 14

Community Bank Human Resources Seminar
Discover critical HR requirements all community bank HR professionals must know and discuss emerging legal issues affecting community banks.

Aug. 16–18  Kansas City, Mo.
CPE credits: 19
ICBA member: $695 before July 14

ICBA Commercial Lending Institute℠
Learn to efficiently identify and analyze opportunities, assess, and mitigate risks, and structure and manage commercial loans.

April: 4–6 & 11–13  Livestreamed
Aug. 20–25  St. Louis, Mo.
CPE credits: 47
ICBA member: $2,299

Advanced IT Seminar
Evaluate emerging technologies, optimize processes, and learn how to meaningfully measure your bank’s IT operations.

Aug. 22–24  Livestreamed
CPE credits: 16
ICBA member: $595 before July 25

ICBA Consumer Lending Institute℠
Review all aspects of the application process, financial statement analysis, credit analysis, loan structure, compliance, documentation procedures, and closing.

Sept. 10–13  Bloomington, Minn.
CPE credits: 25.5
ICBA member: $1,699
Community Bank Marketing Seminar
Over three days packed with critical marketing information engage with other community bank marketers and learn how to propel your marketing efforts to the next level.

Sept. 20–22 Nashville, Tenn.
CPE credits: 21
ICBA member: $595 before Aug. 23

IT General Controls Seminar
Learn best practices to monitor your bank’s internal controls and ensure adequacy and compliance with bank policies and procedures.

Oct. 11–12 Livestreamed
CPE credits: 12
ICBA member: $495 before Sept. 13

Annual Current Issues Certification Conference
This four-day virtual conference focuses on key issues and trends related to auditing, BSA/AML, regulatory compliance, security and fraud, and offers the very latest information, tools, best practices, and training to assure that you are up-to-date and compliant. Attend one day or all four!

» Day One—Audit Issues
» Day Two—Lending & Deposit Compliance Issues
» Day Three—BSA/AML Issues
» Day Four—Fraud & Physical Security Issues

Sept. 25–28 Livestreamed
Oct. 23–26 San Antonio, Texas
CPE credits: 8 per day
ICBA member:
$1,345 (4 days)
$995 (3 days)
$695 (2 days)
$395 (1 day)

Annual Directors Conference
Designed for community bank directors, learn about today’s most pressing corporate governance issues.

Oct. 11–13 Location TBA
CPE credits: 13.5
ICBA member: $1,095
ICBA member/Bank Director Program pricing: $895

Community Bank Mergers & Acquisitions Seminar
Explore all aspects of a community bank acquisition transaction from both the buyer’s and seller’s perspective.

Date and location TBA
CPE credits: 10
ICBA member: $495 before date to be announced
It’s Time for a Fresh Approach

Are your staff ready for 2023? Transform employee professional development with our award-winning learning management system that now includes 425+ courses!

With all four subscription plans your bank:
» Has access to the full course library.
» Can train all its staff on one platform.
» Receives new and updated courses on a regular basis.
» Can create a culture of learning in your bank.

And, if you’ve ever wished that you could log in-house and external staff training into one system, we’ve added a new functionality to the Custom Plan that allows you to do just that!

If you’re considering a new way to keep your employees’ skills sharp give us a call today and request a demonstration!

“ I would absolutely recommend Community Banker University’s online training to others. It’s user friendly, the tracking is excellent, and ICBA provides great customer support when needed.”

Tammy Hoffman, Chief Administrative Officer
First Community Bank and Trust
Standard Plan Subscriber
# ONLINE TRAINING PLANS

<table>
<thead>
<tr>
<th>Feature</th>
<th>Standard</th>
<th>Custom</th>
<th>Premium</th>
<th>Cloud Delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to more than 425+ courses covering Compliance, Security, Management, Information Technology, Customer Service and Sales, Teller Training, Human Resources, Audit, HSA/IRA, and Personal Development</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Email alerts for enrollment reminders—options vary by plan type</td>
<td>✔️</td>
<td>✔️</td>
<td>Customizable</td>
<td></td>
</tr>
<tr>
<td>Enroll employees in courses by job function—options vary by plan type</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>Customizable</td>
</tr>
<tr>
<td>Access to usage and enrollment reports</td>
<td>✔️</td>
<td>✔️</td>
<td>Customizable</td>
<td></td>
</tr>
<tr>
<td>Upload your bank’s policies and procedures into 60+ pre-selected courses</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Track in-house classroom and outside training</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Import your own custom courses</td>
<td>✔️</td>
<td>✔️</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Store and use custom human resources data, such as job title or hire date, for reporting and automated course assignment</td>
<td>✔️</td>
<td>✔️</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Export training course completions for import into human resource system</td>
<td>✔️</td>
<td>✔️</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Does your bank have a Learning Management System (LMS)?**

If yes, choose our Cloud Delivery Plan.

Access 425+ courses and upload your bank’s policies and procedures directly from your learning management system through our seamless cloud integration.

**Yearly Price for ICBA Members**

- $649
- $1,299
- $6,499/yr + one-time $2,500 setup fee
- $2,499/yr + one-time $2,500 setup fee

**Yearly Price for Non-Members**

- $1,999
- $2,999
- $9,999/yr + one-time $2,500 setup fee
- $3,999/yr + one-time $2,500 setup fee
Our certificate programs help enhance professional skills, offer practical training, make it easy to explore career growth, and add more value to your organization. Certificate programs are 100% online, allow for flexible, self-paced learning at an affordable price, and don’t require ongoing CPE. Bank-wide subscriptions renew at a discounted price.

<table>
<thead>
<tr>
<th>Course Topics</th>
<th>CPE Credits</th>
<th>ICBA Member Enrollment</th>
<th>Nonmember Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Auditing</strong></td>
<td>27</td>
<td>$999/individual</td>
<td>$2,499/individual</td>
</tr>
<tr>
<td>» Introduction to Auditing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Auditing Assets and Liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Compliance Auditing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Specialty Auditing and IT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Communicating the Results</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Compliance</strong></td>
<td>17</td>
<td>$499/individual</td>
<td>$1,499/individual</td>
</tr>
<tr>
<td>» Lending Regulation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Bank Secrecy Act</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Deposit Regulation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Other Federal Regulations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Human Resources Generalist (Federal or California Specific)</strong></td>
<td>8</td>
<td>$499/individual</td>
<td>$899/individual</td>
</tr>
<tr>
<td>» HR Law</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Leaves of Absence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Performance Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Employee Coaching</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Principles of Banking</strong></td>
<td>7</td>
<td>$499/individual</td>
<td>$999/bankwide</td>
</tr>
<tr>
<td>» Banking Landscape and Structure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Banking Finance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Products and Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Capital Adequacy, Asset Quality, Management Earnings, Liquidity, and Sensitivity (CAMELS)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Teller Specialist</strong></td>
<td>10</td>
<td>$199/individual</td>
<td>$399/bankwide</td>
</tr>
<tr>
<td>» Teller Basics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Customer Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Checks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Compliance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Universal Banker</strong></td>
<td>20</td>
<td>$499/individual</td>
<td>$1,299/bankwide</td>
</tr>
<tr>
<td>» New Deposit and Loan Requirements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Customer Relationship-Building</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>» Cross-Selling</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

30% OFF! **INDIVIDUAL CERTIFICATE PROGRAMS**—New purchases and subscriptions only. With Discount Code CBUYE

**HURRY! LIMITED TIME ONLY**
VALID NOV. 21–DEC. 3, 2022
Train Everyone In Your Bank For Less

UNLIMITED WEBINAR PASS

WHY WEBINARS
Each year, we produce nearly 100 webinars so that everyone in your bank—from the frontline to the C-suite—can keep their fingers on the pulse of emerging trends and important regulatory issues.

Led by industry experts, these 60–90-minute sessions cover everything from credit basics to corporate governance. And, if you can’t attend in real-time you have on demand access to the webinar recording, plus any presentations or exhibits that were distributed, when available.

SUBSCRIBE TODAY FOR:
» 12 months of in-depth learning on topics from BSA to climate risk.
» Real time and on demand viewing options.
» The ability to download and archive webinar recordings to create your own learning library.
» And, more!

ICBA member sale price (with discount code): $1,046.50
Regular ICBA member price: $1,495

icba.org/unlimitedwebinars
SAVE 30%
With Discount Code CBUYE

YOUR BANK’S ENTIRE BOARD OF DIRECTORS HAS FULL ACCESS TO:

Attorney-staffed Governance Helpline for on-the-spot advice

Employment guidance with the ICBA Employment Law Hotline

20 online compliance, risk, and governance training courses for directors

Expert insights delivered through the bimonthly Bank Director News

Bank Director Video Series

Plus, discounts on resources and events!

Regular ICBA Member price: $795

To learn more, contact Cindy Salzl, Bank Director and Webinar Specialist, at cindy.salzl@icba.org or 800-422-7285 ext. 7336.
icba.org/bankdirectorprogram
33RD ANNUAL

BANK DIRECTOR
CURRENT ISSUES SEMINAR

In this one-day seminar at ICBA LIVE®, bank directors and executive community bank leadership from across the country will converge to gain new perspectives on corporate board governance and acquire the skills and knowledge needed to promote long-term institutional value.

TOPICS COVERED:
» Corporate succession planning
» Directors’ fiduciary roles and responsibilities
» Frameworks to mitigate corporate risk
» The latest best practices and thought leadership on corporate governance
» And more!

WHO SHOULD ATTEND:
» Current and incoming bank directors
» Community bank executive leadership (Chairmen, CEOs, CFOs, and COOs)

CONTINUING PROFESSIONAL EDUCATION:
Earn 5 CPE credits for attending the entire seminar.

PRICING:
» Banks enrolled in the ICBA Bank Director Program: $199*
» Banks not enrolled in the ICBA Bank Director Program: $249*
» Lunch is included with your registration.

TO REGISTER:
Visit icba.org/live or call 800-422-7285 and ask to speak with a member of the ICBA Events Team.

*To attend the Annual Bank Director Current Issues Seminar in Honolulu on Sunday, March 12, you must first be fully registered to attend ICBA LIVE. Prices increase after Feb. 3.
RESOURCE SPOTLIGHT

Bank Policy Management

SAVE TIME AND EFFORT WITH OUR COLLECTION OF 110+ BANK POLICY TEMPLATES.
These policy templates cover everything from compliance to lending to work from home and are your blueprint for developing and implementing policies and procedures.

TOP-SELLING BANK POLICIES
- Liquidity Contingency Fund Plan Policy
- Marijuana Business and MRB Lending Policy
- Work From Home Policy
- E-Sign Act Policy
- Fair Lending Policy

If a policy is amended within 12 months of purchase, we will automatically send you the revised policy to keep you in compliance at no additional cost.

Visit icba.org/education/products/subscription-bank-policies for all our available policies and pricing information.
Keep Your Critical Functions On Track

With digital Audit and Compliance Working Papers, your bank can create an easy-to-follow, cross departmental process to ensure compliance and mitigate institutional risk. Effortlessly add notes about best practices, procedures, or even items that were identified during reviews.

AUDIT WORKING PAPERS
Includes in depth operations testing of the underwriting process for loan review, plus new working paper topics on trust, loan servicing, and health savings accounts. All working paper topics include:

» Worksheets
» Internal control questionnaires
» Memos, testing, and review checklists.

ICBA member: $599
Renews after one year at $399

COMPLIANCE WORKING PAPERS
These compliance working papers are essential for monitoring your bank’s compliance with federal consumer compliance laws and regulations. Each regulatory topic comes with:

» A summary of the regulations
» Action plans
» Checklists

ICBA member: $599
Renews after one year at $399

SAVÊ€ 30%!
Visit icba.org/cbusales for details.
COMMUNITY BANKER UNIVERSITY TEAM

LINDSAY LANORE
Chief Learning & Experience Officer
lindsay.lanore@icba.org

SHIRLEY RINGHAND
Senior Vice President, Certification, Seminars, and the Bank Director Program
shirley.ringhand@icba.org

MANDY SNYDER
Vice President, Online Training, Products, and Compliance
mandy.snyder@icba.org

LAUREL WORMS
Universal Learning and Product Specialist
laurel.worms@icba.org

CINDY SALZL
Bank Director and Webinar Specialist
cindy.salzl@icba.org

JULIE WOIDA
Seminar and Certification Specialist
julie.woida@icba.org

LORI BRAEGERMANN
Online Training Specialist
lori.braegermann@icba.org

NANCY OLSON
Administrative Assistant
nancy.olson@icba.org

Contact the Community Banker University team at communitybankeruniversity@icba.org or 800-422-7285.

Community Banker University Mission Statement: To develop and deliver a comprehensive curriculum of best-in-class education for community bankers through innovation, collaboration, creativity, and teamwork.
### Educational Programs

<table>
<thead>
<tr>
<th>Event</th>
<th>Location</th>
<th>Early Bird Price</th>
<th>Regular Price</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Aug. 1–2</strong> Livestreamed</td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>Aug. 3</strong> Livestreamed</td>
<td></td>
<td>$1,195</td>
<td></td>
</tr>
<tr>
<td><strong>Feb. 22</strong> Livestreamed</td>
<td></td>
<td>$595/$495*</td>
<td>$695</td>
</tr>
<tr>
<td><strong>April 4–6</strong> Livestreamed</td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>April 18–19</strong> Livestreamed</td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>May 3–4</strong> Livestreamed</td>
<td></td>
<td>$595/$495*</td>
<td>$695</td>
</tr>
<tr>
<td><strong>May 16</strong> Livestreamed</td>
<td></td>
<td>$495/$395*</td>
<td>$595</td>
</tr>
<tr>
<td><strong>June 14</strong> Livestreamed</td>
<td></td>
<td>$495/$395*</td>
<td>$595</td>
</tr>
<tr>
<td><strong>June 15</strong> Livestreamed</td>
<td></td>
<td>$495/$395*</td>
<td>$595</td>
</tr>
<tr>
<td><strong>June 6–8 and 13–15</strong></td>
<td></td>
<td>$2295</td>
<td>$299</td>
</tr>
<tr>
<td><strong>July 13–15</strong></td>
<td></td>
<td>$2295</td>
<td>$299</td>
</tr>
<tr>
<td><strong>Aug. 16–18</strong> Kansas City, Mo.</td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>Aug. 22–24</strong></td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>Aug. 28–30</strong></td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>Sept. 7</strong> Livestreamed</td>
<td></td>
<td>$395</td>
<td>$495</td>
</tr>
<tr>
<td><strong>April 13</strong></td>
<td></td>
<td>$395</td>
<td>$495</td>
</tr>
<tr>
<td><strong>March 12</strong> Honolulu, Hawaii</td>
<td></td>
<td>$249</td>
<td>$299</td>
</tr>
<tr>
<td><strong>April 20–21</strong> Livestreamed</td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>April 26</strong> Livestreamed</td>
<td></td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Nov. 16</strong></td>
<td></td>
<td>$1,095</td>
<td>$1,495</td>
</tr>
<tr>
<td><strong>Oct. 11–13</strong> Location TBA</td>
<td></td>
<td>$1,095</td>
<td>$1,495</td>
</tr>
<tr>
<td><strong>Sept. 10–13</strong> Bloomington, Minn.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Oct. 15–19</strong> St. Louis, Mo.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Aug. 7–9</strong> Bloomington, Minn.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Aug. 20–25</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 2–4</strong> Livestreamed</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 16–18 and 23–25</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>March 12</strong> Honolulu, Hawaii</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 2–4</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>April 20–21</strong></td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>April 26</strong></td>
<td></td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Nov. 16</strong></td>
<td></td>
<td>$1,095</td>
<td>$1,495</td>
</tr>
<tr>
<td><strong>Oct. 11–13</strong> Location TBA</td>
<td></td>
<td>$1,095</td>
<td>$1,495</td>
</tr>
<tr>
<td><strong>Sept. 10–13</strong> Bloomington, Minn.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Oct. 15–19</strong> St. Louis, Mo.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Aug. 7–9</strong> Bloomington, Minn.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Aug. 20–25</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 2–4</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 16–18 and 23–25</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>March 12</strong> Honolulu, Hawaii</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 2–4</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>April 20–21</strong></td>
<td></td>
<td>$695/$595*</td>
<td>$795</td>
</tr>
<tr>
<td><strong>April 26</strong></td>
<td></td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Nov. 16</strong></td>
<td></td>
<td>$1,095</td>
<td>$1,495</td>
</tr>
<tr>
<td><strong>Oct. 11–13</strong> Location TBA</td>
<td></td>
<td>$1,095</td>
<td>$1,495</td>
</tr>
<tr>
<td><strong>Sept. 10–13</strong> Bloomington, Minn.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Oct. 15–19</strong> St. Louis, Mo.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Aug. 7–9</strong> Bloomington, Minn.</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>Aug. 20–25</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 2–4</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 16–18 and 23–25</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>March 12</strong> Honolulu, Hawaii</td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
<tr>
<td><strong>May 2–4</strong></td>
<td></td>
<td>$2,199</td>
<td>$2,699</td>
</tr>
</tbody>
</table>

**Webinars**

- **Aug. 15–17** Oct. 23–26 San Antonio, Texas
- **Aug. 15–17** Oct. 23–26 San Antonio, Texas
- **Aug. 15–17** Oct. 23–26 San Antonio, Texas
- **Aug. 15–17** Oct. 23–26 San Antonio, Texas
BANK EXECUTIVE BUSINESS OUTLOOK SURVEY

TOP LINES

Expectations over the next 12 months

- Deposit Competition
- Funding Cost
- Loan Demand
- Access to Capital
- Overall Economic Conditions

To see the full results, visit IntraFi.com/press-insights/bank-survey-reports

The IntraFi Bank Executive Business Outlook Survey is completed on a quarterly basis and incorporates responses from hundreds of unique banks as provided by C-level bank executives, defined as CEOs, presidents, and CFOs from across the country. The survey is published by IntraFi with data released every fiscal quarter.

Source: IntraFi Network
Bank Executive Business Outlook Survey, Q3 2022