

Webinar Schedule

Sep 2 2016	REACT ESCAPE SURVIVE Preparing Your Institution & Staff for an Active-Shooter Incident
Jan 11 2017	Account Documentation Series: Compliance & Due Diligence at Account Opening
Jan 13 2017	ADA Website Compliance Requirements & Common Errors
Jan 18 2017	ACH Specialist Series: Direct Deposit Tax Refunds: Posting & Exceptions
Jan 26 2017	Director Series: Risk & Capital in Strategic Planning for the Board
Feb 2 2017	Regulation E Series: Handling Provisional Credit Under Reg E: Rules, Best Practices & FAQs
Feb 7 2017	Real Estate Series: Understanding TRID Tolerance Cures
Feb 8 2017	BSA Compliance Series: FinCEN's CDD Rules & BSA Compliance: Why Preparing Now for the Fifth Pillar is Critical
Feb 22 2017	Risk Management Series: Developing an Enterprise-Wide Risk Assessment
Mar 2 2017	Imaged Documents: What to Keep, What to Destroy, What Holds Up in Court?
Mar 15 2017	Regulation E Series: Regulation E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation
Mar 21 2017	ACH Specialist Series: ACH Rules Update 2017
Mar 22 2017	Account Documentation Series: Opening Deposit Accounts Online: Rules, Risks & Best Practices
Mar 29 2017	Director Series: The Board Evaluation Process: Steps, Tools & More
Apr 6 2017	Real Estate Series: CFPB Real Estate Loan Collection Rules for Mortgage Servicers & Your Bank
Apr 12 2017	Risk Management Series: Developing a Risk-Based Compliance Audit for Your Loan Portfolio
Apr 25 2017	BSA Compliance Series: BSA Compliance Hotspots: Regulators, Litigation, Policies & Procedures
May 2 2017	Revisiting TRID Line-by-Line Part 1: Loan Estimate
May 3 2017	ACH Specialist Series: Complex ACH Origination Issues for ODFIs: Compliance, Exceptions, Monitoring
May 11 2017	Director Series: What the Board Needs to Know About Vendor Management
May 16 2017	Risk Management Series: Conducting an RDC Risk Assessment: Compliance Findings & Regulatory Guidance
May 23 2017	Account Documentation Series: Nonresident Alien Accounts: Opening, Tax ID Numbers, IRS Issues & More
May 25 2017	Regulation E Series: How to Handle Unauthorized Electronic Fund Transfers Under Reg E
Jun 1 2017	12 Key Elements of an Effective Digital Marketing Strategy
Jun 5 2017	Report Writing for Auditors: Tips, Tools & Best Practices
Jun 6 2017	Revisiting TRID Line-by-Line Part 2: Closing Disclosure
Jun 7 2017	Developing an Effective Process for Change Control: Shared Responsibilities, Implementation & Monitoring
Jun 8 2017	BSA Compliance Series: New BSA Officer Training

Jun 13 2017	Reporting Customer Credit & Effectively Managing Credit Disputes
Jun 14 2017	Debit Card Chargebacks: Rules, Rights, Challenges & Best Practices
Jun 15 2017	Traditional & Roth IRA Plan Establishment & Required Amendments
Jun 20 2017	Real Estate Series: Adverse Action in Mortgage Lending: Are You in Compliance?
Jun 21 2017	ACH Specialist Series: Same-Day ACH: Preparing for Processing Debits, Effective September 15, 2017
Jun 22 2017	Credit Analyst Training Part 2: Analyzing Financial Statements
Jun 26 2017	Understanding the NACHA Third-Party Sender Registry for ODFIs
Jun 27 2017	The Top 10 Things You Need to Know About the CFPB's Amendments to Mortgage Servicing Requirements Before October 19th
Jun 28 2017	My Borrower Filed Chapter 11 Bankruptcy – Now What?
Jun 29 2017	When a Borrower Dies: Next Steps & Best Practices
Jun 30 2017	CTR Technical Changes: New Data Fields, Amendments & Alternate Model Reporting
Jul 5 2017	Analyzing the UBPR: How Does Your Bank Compare to Peers?
Jul 6 2017	Director Series:Raising Capital as an Independent Community Bank
Jul 11 2017	Regulatory Requirements When Employees Work from Home: Overtime, FMLA, ADA, Safety & More
Jul 12 2017	Getting Started with SBA Lending
Jul 13 2017	Account Documentation Series:Closing or Changing Deposit Accounts for Consumers & Businesses
Jul 18 2017	Mastering Escrow Compliance: Analysis, Rules, Forms & Accounting
Jul 19 2017	Creating an Effective Suspicious Activity Program: Efficiency, Examinations & Fraud
Jul 20 2017	Regulation E Series:Regulation E Fundamentals: Back to Basics
Jul 21 2017	Wire Transfer Security Controls: Regulatory Guidance, Risk Management & Monitoring
Jul 25 2017	E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media
Jul 26 2017	Special Rules for Credit Card Compliance: Changes in Terms, APR Increases, Protected Balances, Offsets, Fee Limits & More
Jul 27 2017	20 UCC Provisions You Must Know When Cashing or Depositing Checks
Jul 31 2017	TILA Rules for Non-Mortgage & Non-Credit Card Lending
Aug 2 2017	Business Signature Cards & Resolutions: Entities, Authority & Documentation
Aug 3 2017	Advertising Compliance: Website, Print, TV & Radio
Aug 8 2017	Real Estate Series:Appraisals & Evaluations for Consumer Real Estate Lending: Interagency Guidance, Regulator Issues & FAQs
Aug 9 2017	Dealing with Employee Discipline, Complaints, Performance Issues & More
Aug 10 2017	How to Legally Compensate Mortgage Loan Originators
Aug 15 2017	BSA Compliance Series:Job-Specific BSA for Deposit Operations: SAR Monitoring, 314(a) Requests & CIP
Aug 16 2017	Risk Management Series:Conducting a Fair Lending Risk Assessment

Aug 17 2017 Introduction to Call Report Loan Classifications

Aug 18 2017 New Military Lending Act Requirements for Credit Cards, Effective October 3, 2017

Aug 22 2017 Vendor Problem Resolution: A Five-Step Approach

Aug 23 2017 Proven Steps to Successful Business Development: Defining Prospects, Engagement Scripts, Overcoming Objections & Measuring Performance

Aug 24 2017 New Compliance Officer Boot Camp

Aug 25 2017 Revisiting Your HMDA Policies & Procedures to Include Comprehensive Changes Effective January 1, 2018

Aug 29 2017 Regulation E Series:Comparing Regulation E with Visa & MasterCard Rules

Aug 30 2017 Asset-Liability Management Overview: Concepts, Fundamentals & Assessing Risks

Aug 31 2017 Record Retention & Destruction Rules: Compliance & Best Practices

Sep 6 2017 Responding to Official Demands for Customer Funds: Subpoenas, Garnishments, Summonses & Levies

Sep 7 2017 Understanding & Processing IRA Rollovers & Transfers

Sep 8 2017 Preparing for Reg CC Rule Changes Part 1: Impact, Detailed Changes & Action Plan

Sep 12 2017 Account Documentation Series:Minor Accounts: Ownership, Documentation & Access

Sep 13 2017 High-Risk Transaction Case Studies in Commercial Property Appraisals, Including HVCRE Considerations

Sep 14 2017 Workout & Liquidation of an SBA Loan

Sep 15 2017 Managing a Residential Construction-to-Permanent Loan - Start to Finish

Sep 19 2017 Supporting Documentation for the ALLL: Current Rules & Future Expectations Under CECL

Sep 20 2017 ACH Specialist Series:RDFI Returns: 2 Day vs. 60 Calendar Days – Understanding the Difference

Sep 21 2017 Understanding Loan Participations & Syndications Part 1: Recognizing the Distinction & Determining the Best Solution

Sep 26 2017 Step-by-Step SAR Completion: Dos & Don'ts

Sep 27 2017 Director Series:Rules & Trends in Executive Compensation

Sep 28 2017 Managing & Mitigating Data Breaches: Fraud, Forensics & Incident Response

Sep 29 2017 20 Common Collection Pitfalls

Oct 3 2017 Keys to Effective Employee Recruitment, Onboarding & Retention

Oct 4 2017 Surviving a TRID Compliance Exam

Oct 5 2017 Countdown to the New HMDA Rules Effective January 1, 2018

Oct 6 2017 Preparing for Reg CC Rule Changes Part 2: Operations Systems, Audit & Reporting Implications

Oct 11 2017 Real Estate Series:ARM & Balloon Payments: Clarifying the Confusion

Oct 12 2017 Call Reports: Regulatory Capital Requirements

Oct 13 2017 Planning & Compliance Considerations for the New Fannie Mae & Freddie Mac Uniform Residential Loan Application

Oct 17 2017 Beyond EMV: Trends in Payments & What It Means for Community Banks

Oct 18 2017 All About 1099 Reporting Part 1: Forms 1099-A & 1099-C: Foreclosures, Repossessions & Debt Settlements

Oct 19 2017 Understanding Loan Participations & Syndications Part 2: Documentation, Servicing, Administration & Due Diligence

Oct 24 2017 BSA Compliance Series:Job-Specific BSA Training for the Frontline: CTRs, SARs, CIP & More

Oct 25 2017 Advanced Commercial Loan Documentation

Oct 26 2017 Risk Management Series:Establishing or Maturing Your Vendor Risk Management Program

Oct 31 2017 Preparing for the Impact of New Prepaid Card Rules Under Regulation E: Deadline April 1, 2018

Nov 1 2017 Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives

Nov 2 2017 CECL Loss Estimation Methodologies: Using Your Bank's Data History to Create Workable Options

Nov 7 2017 Required Compliance for Commercial Loans Secured by Real Estate

Nov 8 2017 Regulation E Series:Auditing for Regulation E Compliance

Nov 9 2017 When a Depositor Dies: Next Steps & Best Practices

Nov 10 2017 CFPB's TRID Amendments: Understanding the Clarifications & New Expectations

Nov 14 2017 ACH Specialist Series:Federal Government ACH Payments: Reclamations & Garnishments

Nov 15 2017 HMDA-LAR Changes Part 1: Procedures & Tools for Capturing the New Data Fields, Effective January 1, 2018

Nov 16 2017 Account Documentation Series:Accepting Powers-of-Attorney on Deposit Accounts

Nov 21 2017 Director Series:Required Compliance for the Board & Senior Management

Nov 28 2017 OFAC Sanctions Compliance: Update, Expectations & Best Practices

Nov 29 2017 Robbery Preparedness for All Staff

Nov 30 2017 Avoiding Employee Job Misclassification Issues: Getting It Right!

Dec 1 2017 HMDA-LAR Changes Part 2: Completing New Fields with No Predefined Codes, Effective January 1, 2018

Dec 5 2017 BSA Compliance Series:Job-Specific BSA Compliance for Lenders

Dec 6 2017 Conducting a Collections Risk Assessment

Dec 7 2017 Disaster Preparedness, Recovery & Business Continuity

Dec 8 2017 Critical HMDA Issues for HELOC Applications & Coverage Changes for Commercial Lenders, Effective January 1, 2018

Dec 12 2017 Real Estate Series:Mortgage Loan Disclosure Timing Issues

Dec 13 2017 All About 1099 Reporting Part 2: Forms 1099-INT & 1099-MISC: Vendor Payments, Prizes & Interest on Deposit Accounts

Dec 14 2017 Risk Management Series:ACH Risk Management & Assessment: Risks, Controls & Ratings

Dec 19 2017 Preparation Plan for CDD Changes to Beneficial Ownership Rules: Effective May 11, 2018

Dec 20 2017 New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools

Jan 3 2018 Top Issues for 2017 HMDA Reporting: Due March 1, 2018

Jan 4 2018 Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities

Jan 9 2018 Board Secretary Training: Documenting Minutes, Corrections & Disagreements

Jan 10 2018 SBA Lending Update 2018: Trends, Regulations & Pending Changes

Jan 11 2018 Credit Analysis & Underwriting Series: Loan Underwriting 101: Interviewing, Credit Reports, Debt Ratios & Regulation B

Jan 17 2018 IRA Series: 2018 IRA & HSA Update & Hot Topics

Jan 18 2018 Consumer Debt Series: Credit Reporting & Delinquent Accounts: Disputes, Revisions, Recent Guidance & More

Jan 23 2018 FFIEC Reporting for CRA Compliance, Including Recent CFPB Updates to HMDA

Jan 24 2018 Same Day ACH Final Phase, Effective March 15, 2018: Funds Availability Requirements

Jan 25 2018 Call Report Revisions & Update 2018, Including FFIEC Community Bank Call Report Burden-Reduction Initiative

Jan 30 2018 Exercising the Right of Setoff on Deposit Accounts & Loans

Jan 31 2018 Compliance Series: Job-Specific Compliance Training for the Frontline

Feb 1 2018 Understanding Personal Tax Returns Part 1: Schedules A, B, C & D

Feb 6 2018 Simplifying the Compliance Function: Tools & Checklists to Keep You on Track

Feb 7 2018 Fair Lending Challenges for HMDA Data Rule Changes: Expanded Data Fields & Lending Practices

Feb 8 2018 Cyber Series: Emerging Technologies 2018: What Are They & Do They Matter?

Feb 13 2018 Director Series: Directors' Role & Responsibilities When a Data Breach Occurs

Feb 14 2018 Prepaid Cards: Your Bank's Responsibilities Under the New Rules Effective April 1, 2018

Feb 15 2018 Preparing for the New Mortgage Servicing Rules: Final Implementation Date, April 19, 2018

Feb 21 2018 New Accounts Series: Opening Consumer Accounts: Regulations, CDD & Documentation

Feb 22 2018 Security Officer Reports to the Board: What is Required?

Feb 27 2018 Credit Analysis & Underwriting Series: Debt Service Coverage Calculations in Underwriting

Feb 28 2018 Understanding Personal Tax Returns Part 2: Schedules E & F

Mar 1 2018 CECL Rule Overview: Preparation, Planning & Data Collection

Mar 6 2018 Revisiting CDD Policies & Procedures to Include Beneficial Ownership Rule Changes Effective May 11, 2018

Mar 7 2018 ACH Rules Update 2018

Mar 8 2018 Consumer Debt Series: Managing Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks

Mar 13 2018 Flood Insurance Compliance Review & Update 2018

Mar 14 2018 Developing & Managing Employee Performance Through Effective Recruiting, Onboarding & Coaching

Mar 15 2018 IRA Series: IRA Overview: Traditional & Roth IRA & SEP Plans

Mar 20 2018 Completing the CTR Line-by-Line Effective May 28, 2018: Technical Changes, New Data Fields & Alternate Model Reporting

Mar 21 2018 Call Report Series: Introduction to Call Report Preparation

Mar 22 2018 Compliance & Legal Risks in Mobile Banking: Rules & Security Requirements

Mar 27 2018 New Accounts Series: Opening Deposit Accounts for Nonprofit Organizations

Mar 28 2018 Credit Analysis & Underwriting Series: Creating Effective Credit Memos & Loan Narratives

Mar 29 2018 Negotiate to Win™: Essential Negotiation Skills for Community Bankers

Apr 3 2018 Impact of Regulation CC Rule Changes on RDC & ACH

Apr 4 2018 Dealing with Dormant Accounts, Unclaimed Property & Escheatment

Apr 5 2018 Cyber Series: FFIEC Cybersecurity Assessment Tool: Issues & Answers

Apr 10 2018 BSA Special Risks: Policy, Law Enforcement & Regulator Issues

Apr 11 2018 Director Series: Strategic Planning Years 1, 3 & 5: Scope, Techniques & Drafting Your Plan

Apr 12 2018 Developing a Strong Risk Assessment for Enterprise Risk Management

Apr 17 2018 Compliance Series: Compliance Rules All Staff Must Know: Red Flags for Identity Theft, Bribery, Privacy & Ethical Considerations

Apr 18 2018 Top 25 Things to Know About Reg CC Changes Before July 1, 2018

Apr 19 2018 How to Complete & File UCC-1 Financing Statements

Apr 24 2018 Denied Loan Requirements: Consumer, Commercial & Real Estate

Apr 25 2018 Credit Analysis & Underwriting Series: Global Cash Flow Analysis for Underwriters

Apr 26 2018 The Top 12 Credit Risks in Agricultural Lending

May 1 2018 All You Need to Know About E-SIGN, E-Statements & E-Disclosures

May 2 2018 Understanding the UCA Cash Flow: Practical Applications in Underwriting

May 3 2018 Handling Powers-of-Attorney & Living Trust Documents for Deposit Accounts & Loans

May 8 2018 New Accounts Series: Opening Business Accounts: Entities, Documentation, Authority & Regulatory Requirements

May 9 2018 Analyzing TRID Tolerance Cures: Clarifying the Confusion

May 10 2018 Finance Charges: Getting It Right!

May 15 2018 Top Escrow Compliance Exam Issues, FAQs & Field Audits

May 16 2018 IRA Series: Current IRA Issues, Including Divorce, IRS Levies, Bankruptcies & Creditor Claims

May 17 2018 FFIEC Third-Party Risk Guidance: Appendix J for Vendor Business Continuity Issues & More

May 22 2018 Consumer Debt Series: Real Estate Loan Workouts, Deeds in Lieu, Short Sales, Foreclosures, Deficiency Judgments & Receiverships

May 23 2018 Consumer Loan Documentation

May 24 2018 ACH Error Resolution: Unauthorized, Authorization Revoked, or Stop Payment?

May 30 2018 Compliance Series: Job-Specific Compliance Training for Lenders

May 31 2018 Increasing Fee Income Without Raising Fees

Jun 5 2018 Call Report Series: Examining Bank Assets, Liabilities & Income in Call Report Preparation

Jun 6 2018 Director Series: Regulator Expectations in Capital Planning

Jun 7 2018 Red Flags in Residential Appraisal Compliance

Jun 12 2018 Cyber Series: Beginning IT Officer Training

Jun 13 2018 Protecting the SBA Guaranty Start to Finish

Jun 14 2018 Overdraft Disclosure Requirements: Regulations, UDAAP & Legal Risks

Jun 19 2018 Marketing Series: Advertising Compliance for Electronic, Website, TV & Radio Promotions

Jun 20 2018 Safe Deposit Issues: Drilling, Unpaid Rent, Death & Unclaimed Property

Jun 21 2018 Reg E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation

Jun 26 2018 New Accounts Series: Opening Trust Accounts: Compliance, Documentation, Signing Authority & Deposit Insurance Issues

Jun 27 2018 Understanding Employee Leave Policies

Jun 28 2018 Notary Essentials, Legalities & Best Practices

Jul 10 2018 Auditing Your Loan Portfolio: Consumer, Commercial & Real Estate

Jul 11 2018 IRA Series: Understanding IRA Beneficiary Designations, Death Distributions & Required Minimum Distributions

Jul 12 2018 Maintaining Required FDIC Records: Compliance, Issues & Retention

Jul 17 2018 Loan Review: Consumer, Commercial & Real Estate

Jul 18 2018 Marketing Series: Developing, Maintaining & Sustaining Brand Loyalty

Jul 19 2018 Consumer Debt Series: Reducing Consumer Loan & Collection Losses: Workouts, Forbearance, Restructuring & More

Jul 24 2018 Wire Transfer Security: Regulatory Guidance, Risk Management & Monitoring

Jul 25 2018 Call Report Series: Preparing Call Report Basic Lending Schedules: Coding, Classifications & Loan Loss Allowance

Jul 26 2018 Director Series: Assessing Credit Risk for Directors

Jul 31 2018 ACH Rules & Responsibilities for RDFIs

Aug 2 2018 Securing Loans with Cash: Using Deposit & Brokerage Accounts to Reduce Loss Risk

Aug 7 2018 Cyber Series: Expanding & Improving Your Required IT Risk Assessment Program

Aug 8 2018 CECL: Making Strategic Decisions Regarding Methodologies, Processes & Governance

Aug 9 2018 Commercial Loan Application Danger Zones

Aug 14 2018 Fair Lending Comparative File Review

Aug 15 2018 Marketing Series: Advertising & the New Media Mix: What's Right for Your Bank?

Aug 16 2018 Final Preparation for CFPB's TRID Amendments, Effective October 1, 2018

Aug 21 2018 New Accounts Series: Opening Minor Accounts: Signature Cards, Access, Ownership

Aug 22 2018	Conducting the Annual Physical Security Review
Aug 23 2018	Stress Testing Your Loan Portfolio: Regulatory Expectations & Enhancing Credit Risk Management
Aug 28 2018	Compliance Series: Regulatory Requirements for the Board & Senior Management
Aug 30 2018	Managing Provisional Credit Under Reg E
Sep 5 2018	Complying with Reg Z Rules for HELOCs: Disclosure, Documentation, Statements & Maintenance
Sep 6 2018	Imaged Documents & Checks: Regulations & Legal Concerns
Sep 11 2018	Consumer Debt Series: Maximizing Recoveries on Charged-Off Loans
Sep 12 2018	Mortgage Lender Training Part 1: Life-of-Loan Reg B Requirements, Including Application, Monitoring & Disclosures
Sep 13 2018	New BSA Officer Training: Requirements & Real-Life Scenarios
Sep 18 2018	Call Report Series: Call Report Preparation: Schedule RC-R, Regulatory Capital & the Capital Conservation Buffer
Sep 19 2018	Marketing Series: Measuring the ROI of Your Digital Marketing Strategy
Sep 20 2018	Vendor Outsourcing: Due Diligence, Contracts, Risks & Oversight
Sep 25 2018	Managing the Employment Termination Process: Before, During & After
Sep 26 2018	Compliance Officer Training: Risk Assessments, Monitoring & Testing
Sep 27 2018	IRA Series: IRA Conversions, Recharacterizations & Excess Contributions
Oct 2 2018	Proper Preparation of the TRID Loan Estimate & Closing Disclosure
Oct 3 2018	The Fair Labor Standards Act: Dos & Don'ts of Exempt & Nonexempt Pay Issues
Oct 4 2018	Medallion & Signature Guarantee Rules & Risks
Oct 10 2018	New Accounts Series: Opening Accounts for Nonresident Aliens
Oct 11 2018	Mortgage Lender Training Part 2: Mortgage Life-of-Loan: Processing, Underwriting & Notices
Oct 16 2018	Payment Systems Rules & Regulations for ACH, Cards, Wires & Checks
Oct 17 2018	Understanding Title Insurance Policies, Commitments & ALTA Endorsements
Oct 18 2018	Cyber Series: Cyber Threats: Prevention, Detection & Response
Oct 23 2018	Role, Responsibilities & Liabilities for the Community Bank Director
Oct 25 2018	Call Report Series: Complex Call Report Lending Schedule Preparation
Oct 30 2018	Compliance Series: Job-Specific Compliance Training for Deposit Operations
Oct 31 2018	Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More
Nov 1 2018	Analyzing Common TRID Compliance Violations
Nov 6 2018	Lending to Churches & Other Nonprofit Organizations
Nov 7 2018	ACH Liabilities & Warranties for ODFIs: Reducing Your Exposure
Nov 8 2018	Consumer Debt Series: Proper Repossession, Notice & Sale of Non-Real Estate Collateral
Nov 14 2018	Mortgage Lender Training Part 3: Mortgage Life-of-Loan: Decision-Making, Appraisals, Post-Closing Requirements

Nov 20 2018	IRA Series: Top 10 IRA Rollover Mistakes
Nov 27 2018	Compliance Series: Robbery Preparedness: Requirements & Proven Strategies
Nov 28 2018	Managing & Mitigating Card-Not-Present Fraud
Nov 29 2018	Your Borrower Has Died: Actions to Take, Mistakes to Avoid
Dec 4 2018	Improving Teller Performance: Head Teller Development
Dec 5 2018	Cyber Series: Compliance Questions & Issues in Deploying Mobile Remote Deposit Capture
Dec 6 2018	Auditing for HMDA Compliance, Including New Data Collection Rules
Dec 11 2018	Call Report Series: Improving Efficiency in Call Report Preparation: Documentation, Accuracy & Common Errors
Dec 12 2018	Your Depositor Has Died: Actions to Take, Mistakes to Avoid
Dec 13 2018	Dealing with Joint Signers in Consumer & Real Estate Lending
Dec 18 2018	Handling Government ACH Payment Returns & Reclamations
Dec 19 2018	Closing or Changing Deposit Accounts for Consumers & Businesses
Dec 20 2018	BSA Officer Reports to the Board