

Registration Information Enclosed

# Heartland Compliance

Tammy Curtright  
Farmers State Bank  
2074 E Kansas Ave  
McPherson, Ks 67460

## Heartland Compliance

### 2017 Fall Compliance Seminar

Tuesday, November 7, 2017  
9:00 AM- 4:00 PM

~Featuring~

**Patti Blenden**  
Financial Solutions

\*Seminar Recommended for 6 CPE Hours\*

AN ASSOCIATION OF FINANCIAL  
INSTITUTIONS, REGULATORS &  
COMPLIANCE PROFESSIONALS

### November 7, 2017

Double Tree by Hilton  
2098 Airport Rd  
Wichita, Ks 67209

Registration 8:30 a.m.  
Seminar 9:00 a.m. - 4:00 p.m.

### Enrollment Information

Postmarked on or before October 27- \$179  
Postmarked after October 27- \$199  
Last day to Register or Cancel: October 31

#### **Enrollment Fees Include:**

Seminar, light breakfast, lunch, seminar materials & parking

#### **Cancellation Policy**

Full Refund (less \$25 processing fee) will be made if received within three business days before seminar. Otherwise, the fee will be forfeited.

Substitutions are encouraged at no charge.

## Registration Form

(Detach this portion and mail or fax)

Institution: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

List Registrants Below:                      Fee:

\_\_\_\_\_

Email: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

To register and pay online, go to  
[www.heartlandcompliance.com](http://www.heartlandcompliance.com)

Conference Registration

Or

Send completed registration form and  
payment to:

**Tammy Curtright**  
**Farmers State Bank**  
**2074 E. Kansas Ave.**  
**McPherson, KS 67460**

(620) 241-3090 for more information

Fax Registration- (620) 241-3092

## Directions and Venue Information

Double Tree by Hilton  
2098 Airport Rd  
Wichita, Ks 67209  
(316) 945-5272

For Attendees requiring overnight accommodations, a block of hotel rooms have been reserved for November 6th. Use code "Heartland Compliance" when making your reservation at 316-942-5272. Cutoff date is Monday, October 16 with a room rate of \$119 USD per night. Seminar seating is limited to 120 registrants. You may wish to bring a jacket or sweater. Business casual attire is recommended.

### Sponsors for this event include:

Allen, Gibbs & Houlik, L.C.  
Bankers' Bank of Kansas  
Emprise Bank  
Farmers State Bank – Galva

Visit us at:

[www.heartlandcompliance.com](http://www.heartlandcompliance.com)



### Patti Blenden, CPA, CRCM

Patti Joyner Blenden founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever increasing need for cost-effective regulatory risk management. The company provides compliance reviews, in-house training, compliance policy and procedure development and other special projects for community bank clients.

Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets! She has a thorough understanding of the current regulatory environment and is able to integrate, streamline and automate competing priorities without compromising compliance, results, or your sanity. Patti loves people and banking - put the two together and its inspiring!

Ms. Blenden is a frequent presenter for the American Bankers Association where she serves as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. In addition, Patti speaks at many national and state compliance seminars, schools and conferences, and conducts in-bank training.

Patti serves as Editor of the national regulatory compliance newsletter published 16 times per year, *Compliance Action*. She is also a regularly published compliance resource for many other regional and national publications. Her high energy style and slightly wicked sense of humor combine to provide entertaining, effective, successful and compliant solutions that will leave a smile in your heart along with answers to your questions.

Ms. Blenden has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. Patti earned her Certified Public Accountant (CPA) certification in 1984. She has over 37 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).

## Topics

### Customer Due Diligence

- Formalized Ongoing CDD requirements
- Beneficial Ownership
  - Individual Owners of 25% or more
  - Control Individual

### Commercial Lending Compliance Overview

#### 2018 Compliance Planning

- TRID 2.0 Compliance Amendments
- Expedited Funds Availability Act Reg CC Amendments
- Electronic Fund Transfer Act Reg E Prepaid Accounts

#### October 2017 Mortgage Servicing Amendments for Small Servicers

- Definition of a Small Servicer
- Definitions of Delinquency and Principal Residence
- Notices of Error and Requests for Information
- Servicer's Right to Join Superior or Subordinate Lienholder's Foreclosure
- Force-Placed Insurance Process for Insufficient Insurance
- Prompt Payment Crediting

#### 2018 Home Mortgage Disclosure Act (HMDA) Hot Spots

Program content will be presented at the intermediate to advanced level for experienced compliance professionals.

# Heartland Compliance

Heartland Compliance is an association of financial institutions, regulators, & compliance professionals dedicated to providing a forum for training, discussion of compliance issues and networking with other compliance individuals.

Heartland will host future meetings on February 13 and May 8, 2018. If you have topics that you would like for us to cover, please contact a steering committee member.

### Heartland Compliance Steering Committee/Officers:

Jeri Hewitt	Chairperson
Peg Baldwin	Vice Chairperson
Tammy Curtright	Secretary
Joe Harkins	Treasurer
Gail Beutler-Eyman	Chuck Marshall
Brad Bischoff	Matt Perry
Elena Borjas	Jon Ott
Natasha Hollis	Cathy Shanelec
Denise Masterson	Kerry Von Schiltz