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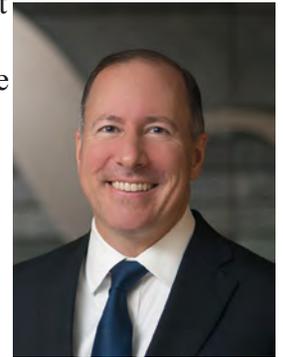
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Mapping the Future Starts With Finding Your Way to Coeur d'Alene June 28 - 30, 2018

As our industry continues to face unprecedented political scrutiny and activity, we do have a brighter light on the horizon. That light leads us to *Mapping the Future* at the MBA-WBA Bankers Association Convention where ABA President and CEO Rob Nichols joins us to discuss the national and state efforts to influence the legislative proposals being considered by the Congress that impact our industry.



We can also admire the bounty of the North West at Coeur d'Alene Resort. Enjoy the floating green on the world class golf course, sitting relaxing in the sunshine by the lake, or wander beautiful Coeur d'Alene for unique shopping and artistry.

With our map in hand, we will hear from Mark Zinder answering **“What Happens Next? Looking Backward to See the Future.”** Mark is President of Mark Zinder and Associates, Nashville, Tennessee. We live in increasingly uncertain times; rapid economic changes, global unrest, and bi-partisan bickering have all lead to an underlying sense of uncertainty. In addition to the current climate, headlines are screaming that robots and artificial intelligence are going to eliminate worker's jobs.

What if they are all wrong? What if we are merely extrapolating the present and ignoring the possibilities of the future? History books are full of examples of previous revolutions that came and went: the industrial revolution, the railroad revolution, electrification, mass production, and now, quite possibly, the information technology revolution. In this presentation, you will discover how we are nearing the end of this revolution while another is just beginning, providing a fresh wave of prosperity. Now is the time to ask yourself, **“What Happens Next”?**

We will to hear from both Montana's and Washington's State Banking Regulators plus Kathy Moe, FDIC District Director. All will be part of our regulatory panel. Hear how each state deals with their sets of challenges balancing the needs of the banks, state laws and federal agencies expectations.

Steve Brown, President & CEO, Pacific Coast Bankers' Bank, San Francisco, CA presents on **Capturing and Keeping Customers in a Time of M&A**. This session will focus on some of the major issues facing community bankers over the next few years, but will do

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so through the lens of capturing and keeping customers as banks seek to increase profits. Brown will examine the impact of mergers, the economy, the Amazon effect, loan loss reserves and a changing landscape. He will explore what community bankers can expect, key considerations, the reality of a transforming business model and things that can be removed from the list of concerns because they are more hype than reality.

Don Musso, President & CEO, FinPro, Gladstone, NJ challenges us with **Banking in 2018 – How Must the Business Model Change and Why are New Players Entering the Market?** To be successful, certainly to remain relevant, banks must adapt to the changing environment in which they operate. The consequence of failing to meet change is having a business model that becomes obsolete. Today's banker faces economic uncertainty, new demographic shifts, the advance of FinTech, changing customer preferences and never ending regulatory pressures. To avoid having our business model becoming irrelevant, we must adapt to the change which will propel successful banks into the 2020's.

Hanging over not only our election process but significantly in the minds of bankers and their customers is **Cyber Security**. Dr. Ronald Ross, Ph.D., Federal Information Security Modernization Implementation Project, reflects that cyberattacks on information systems today are often aggressive, disciplined, well-organized, and in a growing number of documented cases, very sophisticated. Successful attacks on public and private sector information systems can result in serious or grave damage to the national and economic security interests of the United States. During this session, Dr. Ross will look at why it is imperative that leaders at all levels of an organization understand their responsibilities for achieving adequate information security and for managing information system-related security risks.

We circumnavigate back to **Miracle on the Hudson—90 Seconds to Impact** with Doreen Welsh, Former Flight Attendant, U.S. Airways, 'Heroine on the Hudson.' Welsh had to often calm passengers during engine outs, turbulence and other incidents in her 38 years as a flight attendant. They take a backseat to what is known as the **Miracle on the Hudson**. With a jump seat far aft on



U.S. Airways Flight 1549, Doreen suffered the brunt on the ditching. Injured, with the plane's tail quickly taking on ice water that would rise to Doreen's shoulders, her 38 years of emergency training was put to the test. Unsure of how quickly the water would consume the craft, she couldn't allow her passengers to drown. Amateurs react while professionals respond. This entire crew responded as their many years of training indicated they should. Her story is one of the most compelling, intense, yet humorous tales that you will hear. Most have no idea how brutal it was at the back of the plane. Hers is not only a most fascinating story, there are important takeaways from this program.

Take a look at the Registration Packet (download). You will find a full description of all the sessions and various activities offered at the MBA-WBA Annual Bankers Convention. In addition, we will have the MBA's 115th Annual Meeting, June 30, 2018.

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Advisory for financial institutions on preventing and responding to elder financial exploitation

Introduction

The Consumer Financial Protection Bureau (CFPB or the Bureau) provides broad recommendations in this advisory for banks and credit unions to help them prevent and respond quickly to elder financial exploitation.¹ The CFPB has identified the benchmarks provided in this advisory to help financial institutions assess and strengthen their current practices for preventing, detecting, and responding to the financial exploitation of older people.²

Elder financial exploitation has been called the crime of the 21st century. Deploying effective interventions has never been more important. Recent studies suggest that financial exploitation—the illegal or improper use of an older person’s funds, property or assets—is the most common form of elder abuse and yet only a small fraction of incidents are reported. Older people are attractive targets because they often have assets and a regular source of income.

These consumers may be especially vulnerable due to isolation, cognitive decline, physical disability, health problems, and/or bereavement. Elder financial exploitation robs victims of their resources, dignity and quality of life—and they may never recover from it.

Financial institutions play a vital role in preventing and responding to this type of elder abuse. Banks and credit unions are uniquely positioned to detect that an elder account holder has been targeted or victimized, and to take action.

1 The advisory is not an interpretation of federal consumer financial law or any other statute or rule. It is not designed to implement or prescribe any law or Bureau policy. It is not binding on the Bureau or on financial institutions.

2 Accompanying this advisory, the CFPB is releasing Recommendations and Report to Financial Institutions on Preventing and Responding to Elder Financial Exploitation (hereinafter Recommendations and Report), which provides, among other things, additional background and greater detail on the recommendations contained in this advisory.

Recommendations

The CFPB makes the following recommendations to banks and credit unions:

- Develop, implement and maintain internal protocols and procedures for protecting account holders from elder financial exploitation. The protocols for management and staff should include training requirements, procedures for making reports, compliance with the Electronic Fund Transfer Act (EFTA) as implemented by Regulation E, means of consent for information-sharing with trusted third parties, and procedures for collaborating with key stakeholders. Protocols likely will vary depending on the institution’s size and risks.
- Train management and staff to prevent, detect, and respond to elder financial

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Jill Martin, CISR
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Insurance Service Rep.
Amy Miller
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Tempi Ruth, CIC, CAE, CISR
Sales Director

Bookkeeping:
Karmen Millhouse
Accounting Technician

MBA/BANCERVE, Inc.
1 N. Last Chance Gulch, Ste.4
Helena, MT 59601
Telephone:
800/541-5126
406/443-4121
Fax: 406/443-7850

HealthServe
1 N. Last Chance Gulch, Ste.4
Helena, MT 59601
Telephone:
877/443-0520
406/443-0520
Fax: 406/495-2674



exploitation. Financial institutions should train employees regularly and frequently, and should tailor training to specific staff roles. Key topics for training include:

- Clear and nuanced definition of elder financial exploitation
- Warning signs that may signal financial exploitation, including behavioral and transactional indicators of risk, and
- Action steps to prevent exploitation and respond to suspicious events, including actionable tips for interacting with account holders, steps for reporting to authorities, and communication with trusted third parties.

3. Detect elder financial exploitation by harnessing technology. The CFPB encourages financial institutions to ensure that their fraud detection systems include analyses of the types of products and account activity that may be associated with elder financial exploitation risk. Some indicators of elder fraud risk may not match conventionally accepted patterns of suspicious activity, but nevertheless may be unusual in light of a particular account holder’s regular pattern of behavior. The CFPB encourages financial institutions using predictive analytics to review their filtering criteria against individual account holders’ patterns and explore additional risk factors that may be associated with elder financial exploitation.³

4. Report all cases of suspected exploitation to relevant federal, state and local authorities.

- Be aware of state reporting mandates. Financial institutions should be aware of state reporting mandates including to whom and when they must report. Reasonable suspicion rather than certainty or proof can trigger the duty to report to state Adult Protective Services, law enforcement, or both.
- File Suspicious Activity Reports (SARs). The Financial Crimes Enforcement Network (FinCEN) issued an Advisory in 2011 noting that SARs are a valuable reporting avenue for elder financial exploitation cases. FinCEN now provides a designated category of suspicious activity, “elder financial exploitation,” on the electronic SAR form. Although the electronic SAR form includes a checkbox for elder financial exploitation, the narrative remains critical and FinCEN instructs filers to provide clear, complete, and concise description of the suspicious activity.
- Understand that the Gramm-Leach-Bliley Act (GLBA) is not a barrier to reporting suspected elder financial exploitation. Financial institutions should be aware of the 2013 Interagency Guidance (the Guidance) from eight federal financial regulators that clarifies that reporting financial abuse of older adults to appropriate local, state and federal authorities does not, in general, violate the privacy provisions of GLBA. The Guidance details the relevant exceptions to the GLBA notice and opt out requirements. Several state regulators issued similar guidance.

³ The CFPB’s Recommendations and Report provides a sample of these types of account activity.

- Understand the roles of first responders. Financial institutions should understand how Adult Protective Services (APS), law enforcement and the long-term care ombudsmen work, and the actions that they will and will not take.
- Include core components in reports to state and local authorities. A list of basic components of a complete report can help financial institutions support the allegation and

assist responders.⁴

- Expedite documentation requests. When APS, law enforcement and other government entities investigate reports of financial exploitation and request documentation, providing records in a timely manner is essential. FinCEN Guidance clarifies that financial institutions must provide documentation that supports a SAR to certain law enforcement or supervisory agencies when requested, and that service of legal process on the financial institution is not required in such cases. Financial institutions should provide documents to investigatory agencies at no charge.
- 5. Protect older account holders.
 - Comply with EFTA and Regulation E. Many older consumers experience financial exploitation involving unauthorized electronic fund transfers (EFTs). EFTA and Regulation E offer important protections to these consumers. Under EFTA and Regulation E, financial institutions are obligated to:
 - Follow rules for extending time limits for consumers for extenuating circumstances such as extended travel or hospitalization.
 - Follow rules for accepting notices of unauthorized EFTs. These rules specify consumer rights regarding the method of providing notice, who provides notice, and the specificity of the notice.

⁴ A sample list of reporting elements is in the CFPB's *Recommendations and Report*.

- Confirm that all relevant conditions are met before imposing any liability on a consumer for an unauthorized EFT. For example, older consumers with cognitive challenges may write PINs on or near debit cards. Under Regulation E, such behavior may not be used as a basis for imposing greater liability on a consumer.
- Offer account holders the opportunity to consent to disclosure of account information to trusted third parties when the financial institution suspects financial exploitation. The CFPB recommends that financial institutions establish procedures for enabling consumers to provide advance consent to sharing account information with a designated trusted third party when the financial institution reasonably believes that elder financial exploitation is occurring, has occurred, has been attempted or will be attempted. GLBA permits disclosure of nonpublic personal information with the consent of the consumer. The CFPB recommends developing a plain language consent form as well as procedures for offering consumers the opportunity to consent at account opening and periodically thereafter.
- Offer age-friendly services that can enhance protections against financial exploitation. There are certain services that institutions can offer to their general client base that may be particularly useful to older customers.

The CFPB recommends that financial institutions:

- Provide information about planning for incapacity. Advance planning for the possibility of diminished capacity and illness—by, e.g., naming a trusted person to serve as an agent under a power of attorney or other fiduciary—increases the odds that the person managing finances will act in the best interests of the account holder.
- Honor powers of attorney. A financial institution's refusal to honor a valid power of attorney can create hardships for account holders who need designated surrogates to act on their behalf. Financial institutions should establish procedures to ensure that the institution makes prompt decisions on whether to accept the power of attorney, that qualified staff make decisions based only on state law and other appropriate considerations and that frontline staff recognize red flags for power of attorney abuse.
- Offer protective opt-in account features. Examples of opt-in features that could reduce the risk of elder financial exploitation include cash withdrawal limits, alerts for specified account activity and read-only access

to accounts for authorized third parties. A third-party monitoring feature can enable a designated family member or friend to monitor an account for irregularities without having access to funds or transactions.

- Offer convenience accounts as an alternative to traditional joint accounts. Traditional joint accounts, often used to enable a helper to pay bills, pose several risks. To avoid risks such as the joint owner withdrawing money for his or her own use, exposing account funds to creditors of the joint owner, and subverting an intended estate plan, financial institutions should provide information to consumers about these risks. When implemented properly, convenience accounts can mitigate these risks. The CFPB recommends routinely offering such convenience accounts as an alternative.

6. Collaborate with other stakeholders.

The CFPB recommends that financial institutions collaborate with the array of organizations on the local, regional and state level that play a critical role in preventing, detecting, and responding to elder financial exploitation.

- Work with law enforcement and APS. Financial institutions should work with law enforcement and APS to: share policies and procedures for detecting, assessing and reporting cases; develop relationships with specific personnel to facilitate timely response to reports and have a point of contact when questions arise; and provide expert consultation and document review to assist law enforcement and APS with case investigations.
- Participate in and support coordinated efforts to educate older account holders, caregivers and the public. Financial institutions should work with an array of agencies and service organizations to offer educational programs and distribute materials.
- Participate in and support local or regional multidisciplinary network initiatives. Financial institution personnel can be valuable members of or contributors to local multidisciplinary networks focusing on elder financial exploitation, some of which engage in case review to assist APS and law enforcement. They can assist investigators with identifying and analyzing financial documents and can educate responders on the nuances of banking policy and procedures. Multidisciplinary team members can educate one another and can send representatives to train staff of the other stakeholder organizations.

Conclusion

Financial institutions have a tremendous opportunity to serve older consumers by vigorously protecting them from financial exploitation. The CFPB looks forward to continuing to work with financial institutions and seeing a broad spectrum of financial institutions implement its recommendations so that a greater number of older Americans can have later life economic security.

Relaxing Activities at 2018 MBA-WBA Bankers Annual Meeting & Convention

- **Golf Tournament**
 - **Beverly's Wine Tour & Tasting**
 - **Tipsy Muse (Art & Wine - not necessarily in that order)**
 - **Paddle Boarding Lesson and Tour on Lake Coeur d'Alene**



SBS & MBA: Certified Banking Security Manager course in November

MBA brings to Bozeman the SBS Certification Certified Banking Security Manager course. This is the most popular course SBS offers. Mark your calendars for November 13-14 in Bozeman at the Best Western Gran Tree.

The schedule is 9:00 a.m. to 5:00 on Tuesday, November 13 and 8:00 a.m. to 4:00 p.m. on Wednesday, November 14th.

WHAT YOU WILL LEARN:

- U.S. Information Security Laws and Regulations
- Information Security Program Components
- Security Awareness Programs
- IT Audit
- Social Engineering
- Preparing for your IT Examinations
- Running Effective IT and Audit Committees



Objectives:

Module 1 – Building an Information Security Program

Lecture 1 – Regulatory Overview and ISP

We begin our discussion with an analysis of GLBA and the requirements established by the safeguards rule. Then we evaluate the information provided by the FDIC, OCC, and Federal Reserve designed to address GLBA and help institutions document a comprehensive information security program. Additional resources from NIST, SANS, ISO, and other entities that have built frameworks for information security are evaluated. The objective of this section is to equip students with tools to help them construct a risk-based information security program that is right for their size and complexity.

Module 2 – Risk Management

Lecture 1 – Risk Assessments

The risk assessment discussion begins with an analysis of the regulatory requirements to conduct a risk assessment. We will supplement NIST 800-30 guidance to help construct a repeatable risk assessment methodology for financial institutions. We will look at asset-based risk assessment methodologies that help identify critical IT assets, their importance, and known impact and probability of threats, to identify inherent risk. We then identify current controls in place to calculate residual risk, measuring this against board approved risk appetite. Students will exercise the discussed methodology in scenario based exercise.

Lecture 2 – FFIEC Cybersecurity Assessment

This module will also review the guidance and process established by the FFIEC for completion of the Cybersecurity Assessment Tool. It is also critical to build a governance program to ensure a consistent methodology is followed, reports are taken to appropriate channels, gaps are identified and managed, and improvements are made to the overall information security program. Policies will be discussed to manage the cybersecurity assessment process and students will step through the inherent risk and cyber maturity questions for baseline controls.

Module 3 – Third Party Management and BCP

Lecture 1 – Third Party Management and BCP

Third Party Risk Management processes are discussed from guidance provided by regulatory agencies, to build a program for selecting new relationships and managing existing ones. Ideas for each step of the process will

be discussed and focus is given to building a model that provides the same level of assurances around security as if the product/service was conducted in-house. This includes leveraging the already discussed risk assessment process on the third party, examination reports, SSAE16 (soon SSAE18) reports, internal or external IT Audit reports, and so forth. Attendees will learn to identify issues and manage those risks within their risk appetite levels.

Business Continuity and Disaster Recovery are discussed in this next section. The FFIEC BCP Appendix J (Third Party Management) guidance is evaluated to ensure we connect and integrate cybersecurity risk and the need to understand dependencies on third parties in our business continuity planning. The FFIEC guidance is explored to build a process around Business Impact Analysis, Risk Assessment, Risk Management, and Testing.

Module 4 – Incident Response and Network Security

Lecture 1 – IRP and Network Security

This section will discuss building an incident response policy and detailed procedure for a financial institution. We will examine threats against the institutions network, third party breach notification procedures, CATO incident, and physical losses. Banking regulations are augmented with NIST 800-61 to build a robust IRP. Customer and Employee Security Training and Awareness models are also discussed in this section. These programs must mature beyond the annual training sessions to become a continual learning program reminding people about the current and evolving threats we face and re-enforce the policies and procedures created by the institution to manage those risks. We explore ideas to build a continuous learning approach.

Last major topic in this section is Network Security. We explore the FFIEC guidance and supplemental regulatory guidance over the years. We put additional focus on other resources that management can use to guide its network security efforts. Resources such as NIST 7621 small business security standard, SANS (CIS) Top 20 Controls, and emerging advanced control ideas.

Module 5 – Security and Technology Trends

Lecture 1 – Security and Technology Trends

This section reviews hot topics in cybersecurity areas and goes over these threats in details. ATM Fraud, CATO, Ransomware, ATP Threats like Carbanak, Malware Attacks, Phishing Campaigns, Wire fraud and many other issues discusses and their associated guidance reviewed.

Module 6 – Audit

The Audit section is one of the 3 pillars of this course. A strong program is driven by a risk assessment, which creates documented policies and procures, and audit comes in to validate those controls are implemented and adequate to protect to institution. We will discuss the auditing of people, process, and technology. First is the process with the IT Audit on policies and procedures. Then technology with Network Assessments like vulnerability assessment and Penetration Testing, and lastly people are tested with social engineering. We will also talk about specific audit items from FFIEC CAT, such as firewall reviews and access control audits.

Lecture 1 – Auditing Components

Module 7 – Governance Structure and Enterprise Risk Management

Lecture 1 – IT Governance and ERM

Module 8 – Board Involvement in Information Security Programs

Lecture 1 – Board Involvement

We will dive deeper into the governance challenges faced by financial intuitions today to give practical examples of information that should be communicated to the board and how to drive more “credible challenge” and involvement by the board into the institution. We will apply the previous sections of this course

in a review type process that has a board and executive level perspective, to ensure we involve them at the proper level and communicate responsible amounts of information.

Module 9 – InTREx Examination Process

The FDIC has released a new examination process which includes a risk-based approach to scoping the examination. This program consists of multiple parts with an inherent risk assessment process and control evaluation. We will examine these questions and control, walking through the process together. Students will be given a scenario and asked to facilitate an examination.

Compliance Alliance Question of the Month

Question:

Are we allowed to charge for periodic mortgage statements if we are a “small servicer” for mortgage servicing purposes, per Regulations X and Z?

Answer:

Possibly, but we wouldn't recommend it.

12 CFR §1024.12 of Regulation X (RESPA) states, “No fee shall be imposed or charge made upon any other person, as a part of settlement costs or otherwise, by a [mortgage] lender . . . or by a servicer . . . for or on account of the preparation and distribution of the HUD-1 or HUD-1A settlement statement, escrow account statements required pursuant to section 10 of RESPA (12 U.S.C. 2609), or statements required by the Truth in Lending Act (15 U.S.C. 1601 et seq.) [emphasis added].” Regulation Z does have a small servicer exemption from the periodic statement requirement (12 CFR §1026.41(e)(4))—accordingly, periodic statements are not a required statement for small servicers under TILA. Nevertheless, charging for periodic mortgage statements raises UDAAP concerns, and may draw the unwanted attention of bank auditors or examiners. Mortgage statement fees should only be assessed, if at all, by small servicers that can demonstrate the fees are necessary to compensate the bank for an unusual cost or burden.

Question:

I am trying to research a few things for beneficial ownership. Our current new account process includes a pre-qualification piece for credit cards and lines of credit. This “soft hit” on credit is included in the customer verification process. Are we out of compliance for soft pulls on credit for beneficial owners who are not signers on an account?

Answer:

Technically, beneficial owners are not owners/signers of the account. In order to pull credit, you'd need permission (written) from the beneficial owner. FCRA outlines permissible purposes to pull credit reports. FCRA 604(a)(3) (A) “...intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer...” <https://www.consumer.ftc.gov/articles/pdf-0111-fair-credit-reporting-act.pdf>

Compliance Alliance offers a comprehensive suite of compliance management solutions. To learn how to put them to work for your bank, call (888) 353-3933 or email info@compliancealliance.com.





2018 MBA Conferences and Workshops



- ❑ 2018 New Accounts: Billings - May 1-2, Missoula - May 3-4, 2018
- ❑ 2018 BSA/AML (A day and a half!!): Best Western Gran Tree, Bozeman - May 15-16, 2018
- ❑ 2018 Deposit Compliance: Best Western Gran Tree, Bozeman - May 16-17, 2018
- ❑ 2018 IRA Basic and Update with Patrice Konarik, Hilton Garden Inn, Missoula - Sept. 5-6, 2018

Watch for upcoming Conferences and Workshops coming in 2018 at www.montanabankers.com or for more information contact Pam O'Reilly, Association Services Director, at 800/541-5126 or pam@montanabankers.com.



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for our
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Contact Pam O'Reilly for more information at pam@montanabankers.com / 406-441-4703.



Upcoming Events

ABA - Wharton CEO Leadership Lab
May 2 - 4, 2018
Wharton School's Aresty Institute, Philadelphia, PA

Payments Forum
May 31 - June 1, 2018
The Watergate Hotel, Washington, DC

Stonier Graduate School of Banking
June 7 - 14, 2018
University of Pennsylvania, Philadelphia, PA



Upcoming Events

New Accounts - Billings & Missoula
May 1-2 (Billings) and 3-4 (Missoula), 2018
Hilton Garden Inn / Best Western Grant Creek
Billings / Missoula

BSA/AML Conference (Day and a Half!)
May 15-16, 2018
Best Western Gran Tree
Bozeman

Deposit Compliance Conference (Day and a Half!)
May 16-17, 2018
Best Western Gran Tree
Bozeman

**MBA-WBA Bankers Annual Meeting
& Convention**
June 28 - 30, 2018
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Banker's Toolbox Announces Acquisition Of Loan Loss Reserve Powerhouse, MainStreet Technologies

Banker's Toolbox adds to its growing compliance solution set

Banker's Toolbox, Inc., leaders in compliance solutions for America's community financial institutions, announced today the acquisition of Georgia-based MainStreet Technologies (MST). MST is a leader and industry trendsetter in the loan risk management space, with their flagship Loan Loss Analyzer (LLA) software platform and highly regarded Advisory Services.

MST solutions are invaluable to institutions in determining and documenting their allowance for loan losses, and preparing for the new Current Expected Credit Loss (CECL) model accounting standard.

"We are focused on accelerating growth through the acquisition of new technologies and capabilities, with the express purpose of providing our customers with best in class compliance solutions," said Wayne Roberts, CEO of Banker's Toolbox. Adding, "MainStreet is a perfect fit for Banker's Toolbox strategy. With its innovative approaches to accurately defining and defending an institution's loan loss reserve, it provides tangible benefits to its customers. More accurate science in this arena can drive significant value to our customers' balance sheets and bottom line."

"Banker's Toolbox has aggressive plans for growth, and this acquisition is an important step in our strategy to support our family of customers across multiple aspects of risk management," states Roberts. Dalton Sirmans, founder of MainStreet Technologies adds, "Joining forces with Banker's Toolbox begins a new and exciting chapter for MST. While we are excited about the future for our team of dedicated professionals, our customers will realize the greatest benefit with the combination of two strong, innovative, industry-leading companies."

Supported by private equity firm Accel-KKR, Banker's Toolbox has a vision to be the partner of choice for any organization that is subject to regulatory compliance, even outside of the financial industry. "We are bullish on the Banker's Toolbox team and the Company's growth potential," said Park Durrett, Managing Director at Accel-KKR. "This acquisition adds to a strong and growing portfolio of compliance-related solutions provided by Banker's Toolbox and will continue to enhance the value the company brings to both their customers and the industry."

To learn more about Banker's Toolbox products and services, visit www.bankerstoolbox.com.

Jeannine Lovell has joined the First Interstate Bank Home Loans team as a Loan Officer in the Missoula Downtown branch.

Lovell has more than a decade's experience in the lending and escrow process and has worked within the Missoula housing market for the past eight years. Prior to First Interstate Bank, Lovell worked as a HUD Counselor where she taught monthly financial fitness classes, created a rental education program, and provided one-on-one financial and homeowner foreclosure counseling. She also served as an Escrow Officer at First American Title helping to prepare closing documents for real estate and refinancing transactions.

Lovell has been active throughout her career in various industry associations and volunteer organizations. She is currently a member of the Missoula Chamber of Commerce Red Coats, serves on the Live Missoula-MOR4kids Committee, and is a volunteer presenter for the Homeward Get Ready for Home Ownership class. Lovell is also a graduate of Leadership Missoula and received her Bachelor of Arts in Photography from Montana State University in Bozeman.



Banks and Personnel

Billings

- **Lori Berry** has been promoted to operations officer for **Stockman Bank**, Billings market. She, jointly with **Rhonda Moore**, will oversee and manage the operations department for all of the Billings Stockman Bank locations. Berry brings more than 37 years of banking experience to the position and has been with Stockman Bank since 2005.
- **Garrett Scott**, vice president of **Yellowstone Bank** Billings Homestead branch, was recently awarded the 2017 Montana Small Business Lender of the Year Award, the first ever, by the Montana & Idaho Community Development Corp. Scott's experience in finance includes commercial, real estate and consumer lending. He joined Yellowstone Bank in 2009.
- **Allen McCormick**, senior vice president/chief credit officer at **Little Horn State Bank**, was recently appointed to the banks board of directors. McCormick joined Little Horn State Bank in 2010.
- **Blade Stiller** has joined **Stockman Bank** as a commercial loan officer. Stiller's banking experience includes commercial lending and business development.
- **Michael Mitchell** has transitioned to the role of real estate loan officer at **Stockman Bank**. Mitchell has been with Stockman Bank since 2013 and brings more than 14 years banking experience to the position.
- **Steve Tucker** joined **Stockman Bank** as vice president, branch manager of Stockman Bank. His banking experience includes commercial and real estate lending, construction and business development.

Butte

- **Corey Dennehy** joins **Granite Mountain Bank** as a new loan officer.
- **Jessica Condon** has been promoted to assistant cashier and will continue as compliance officer with **Granite Mountain Bank**.
- **Amanda Duffey** has been added to assist in handling new accounts with **Granite Mountain Bank**.

Glasgow

- **First Community Bank** of Glasgow and Hinsdale marked National Agricultural Day by displaying artwork from local schools showing how agriculture impacts their daily lives and how it will continue to feed the work.

Harlem

- **Bank of Harlem** sponsored the Easter Meal at the Harlem Senior Center.

Missoula

- **Andrew Anderson** has joined **First Interstate Bank** as a commercial loan officer in the Missoula downtown branch. He has 10 years of commercial loan experience serving the Missoula community.
- **Brandon Naasz** has returned to **First Interstate Bank** as a treasury delivery specialist in the Missoula downtown branch. He has over 19 years of banking experience, with 11 years of experience in Treasury Services.
- **John Hastings** has joined **Stockman Bank** Missoula as a Credit Analyst. His responsibilities include analyzing financial statements, assisting commercial lenders, and providing support to develop and maintain account relationships.

Sidney

- **Julia Hill** has recently been promoted to assistant vice president, real estate loan officer for **Stockman Bank**. Hill brings more than 17 years of banking experience to the position, which includes real estate lending, customer service and personal banking.
- **Misty Anderson** has recently been promoted to operations officer for **Stockman Bank**. Anderson has been with Stockman Bank since 2016, previously serving as a consumer loan assistant.

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Exclusive Member Benefits:

- Hundreds of deeply discounted items frequently used by the banking industry.
- Convenient, one-stop shopping for your office and cleaning supplies, breakroom provisions, promotional products, furniture, copy and print services, and more.
- Fast and free delivery on qualifying orders of \$50 or more within our local delivery areas. See below for details.
- Dedicated Account Manager supported by product specialists and an award winning customer service team.



Save big on the products you use everyday!

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Retail Price: \$39.99
Member Price: \$8.87

Currency Straps, Blue,
\$100, Pack of 1,000
Item # 621160



Retail Price: \$6.49
Member Price: \$1.38

Sign Here, Assorted Colors,
30 Flags Per Pad, Pack of 4
Item # 750067



Retail Price: \$5.99
Member Price: \$1.59

Breakfast Blend Coffee
Packets, 1.5 Oz, Box Of 42
Item # 789306



Retail Price: \$25.29
Member Price: \$20.30

Self-Stick Notes, 3" x 3", 100
Sheets Per Pad, Pack of 18
Item # 420994



Retail Price: \$19.99
Member Price: \$2.76

***Fast & Free Next Business-Day Delivery:** Order online/phone by 5:00 pm or via fax by 3:00pm, local time (in most locations), and we will deliver your order FREE, the next business day (between 8:00 a.m. and 5:00 p.m. local time). Minimum purchase required after discounts and before taxes. There is a charge of \$5.95 for orders of \$.01 to \$49.99. Most furniture, oversized and special order items do not qualify. Other restrictions apply. Prices listed as of October 2017. See business.officedepot.com, call 888-263-3423 or ask your account manager for details.

Sign up for your Office Depot account today at <http://business.officedepot.com/banksignup>.

For more information:

Contact: Pam O'Reilly, Assoc. Svcs. Director
Phone: 406-441-4703
Email: pam@montanabankers.com