



The Nation's only local Community Bank Trade Association

December 2017

Dear TSL Member:

In **2017**, the Tri-State League:

- Offered the following seminars through **ProBank Austin**
 - Anti-Money Laundering & Bank Secrecy Act Compliance
 - TRID Compliance: Issues & Solutions
 - Mastering HMDA
 - Community Reinvestment Act-Compliance for Community Banks
 - Mortgage Lending- Start to Finish
 - Deposit Documentation
 - ACH Processing and Compliance
 - Deposit and Lending Compliance
 - Real Estate Lending Compliance
 - Managing Fair Lending Risk
- The **TSL Audit/Compliance group** held the following seminars
 - Hot Topics+presented by Representatives from the CFPB, FDIC, FRB and OCC
 - Flood Seminar by Rich Slevin, FEMA training contractor
 - Numerous Roundtable discussions
- The **TSL Operations group** held the following seminars
 - EMV card, Mobile Banking and Fraud presented by Fifth Third
- The **TSL Lending group** held the following seminar
 - Mortgage Banking presented by Larry Brown from Blue & Co.
 - Fair Lending presented by Tricia Lynn from Clark, Schaefer Hackett
- The **TSL IT User group** held the following seminar
 - Ransomware and Cyber Extortion & Top 10 Missing FFIEC Cybersecurity Assessment Tools presented by Chad Knutson from SBS Cybersecurity
- The **TSL Social Committee** held the following social events
 - Winter Social at the New Riff Distillery
 - Summer Social at Pies & Pints
 - 48th Annual Golf Classic at Heritage Club
 - Holiday Luncheon at Clovernook Country Club
- Offered numerous seminars through an alliance with **Community Bankers Associates of Ohio (CBAO)** throughout the year that covered a wide variety of topics.

In **2018**, we will continue to serve you our members by offering training and seminars that help you meet your compliance needs as well as hosting numerous social networking opportunities. In addition to meeting your needs, with your help the TSL will continue to give back to our community through the annual designation of a charity.

The Tri-State League thanks you for your continued support. Please visit our website at www.tristateleague.info to learn more about the Tri-State League and all the advantages that your membership has.

Sincerely,

Sheri Williams

Sheri Williams
President
Tri State League of Financial Institutions