



## Navigating Compliance in Community Banking **ProBank Education Services**

Kylee Durbin, CRCM, Manager / August 20, 2025

# Navigating Compliance In Community Banking

## Moderator



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Ms. Durbin began her career as a teller at a small community bank over twenty years ago. She gained knowledge of bank operations working at small and midsize community banks in Illinois and Kentucky. Her previous experience as the Director of Audit and Compliance allowed her to develop audit and compliance programs through evaluating the effectiveness of internal controls and identifying any weaknesses or gaps that may put an institution at risk. The last ten years of her career have been focused on transforming critically deficient compliance programs into proactive strong programs.

Ms. Durbin is a Certified Regulatory Compliance Manager (CRCM).

# Navigating Compliance In Community Banking

## Compliance Officers



### **Stacy Lamb**

Vice President of Compliance, BSA and HR, Century Bank

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Stacy Lamb is Vice President of Compliance, BSA, and HR at Century Bank of Kentucky in Lawrenceburg, KY. Having started in banking in 1994, she has held many roles over the years. From starting out as a teller, to loan processing and loan operations supervisor, to lender and branch manager, and now in her current role overseeing compliance, BSA, and HR; she has experienced many changes in the regulatory environment over the years. She holds a SHRM-CP certification from Society of Human Resources Management. She lives in Frankfort, KY with her husband, son, and two dogs. Outside of work, she enjoys spending time with her family and is an avid reader of thriller and suspense novels.



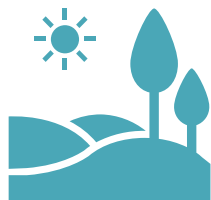
### **Sue Pelto**

Compliance Officer, First National Bank of America

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Sue Pelto is an experienced Compliance Officer with over 40 years in regulatory compliance, risk management and governance frameworks. She brings a deep understanding of federal banking regulations and is known for her leadership, attention to detail and ability to lead audits and implement effective controls. She is passionate about linking compliance with customer trust and innovation. She works across teams to manage regulatory change, align operations to compliance standards while fostering a culture of accountability. For her compliance is more than a requirement, it is essential to building trust and resilience in community banking.

# Navigating Compliance in Community Banking



Landscape



Risk  
Management



Culture



Resources

# Ever-Evolving Regulatory Landscape

# Navigating Compliance in Community Banking **Ever-Evolving Regulatory Landscape**

## Regulatory Hot Topics

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Bank Secrecy Act

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Third-Party Risk Management

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Fair Lending

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Unfair, Deceptive, or Abusive Acts or Practices – UDAP/UDAAP

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# Navigating Compliance in Community Banking Ever-Evolving Regulatory Landscape

## Q&A

What challenges  
are you  
experiencing?

What risks or  
trends are you  
keeping an eye  
on?

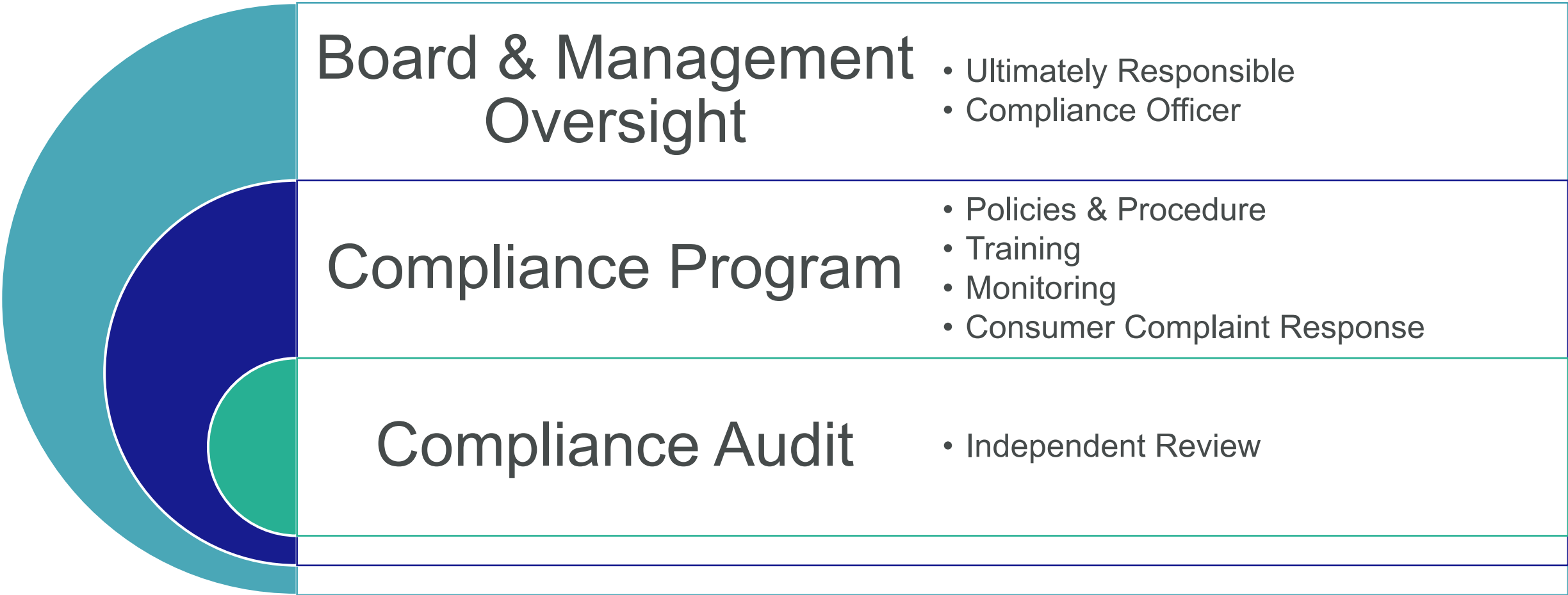
# Compliance Risk Management



# Navigating Compliance in Community Banking

## Compliance Risk Management

### Effective Compliance Management System



# Navigating Compliance in Community Banking

## Compliance Risk Management

### Q&A

How do you approach compliance risk assessment?

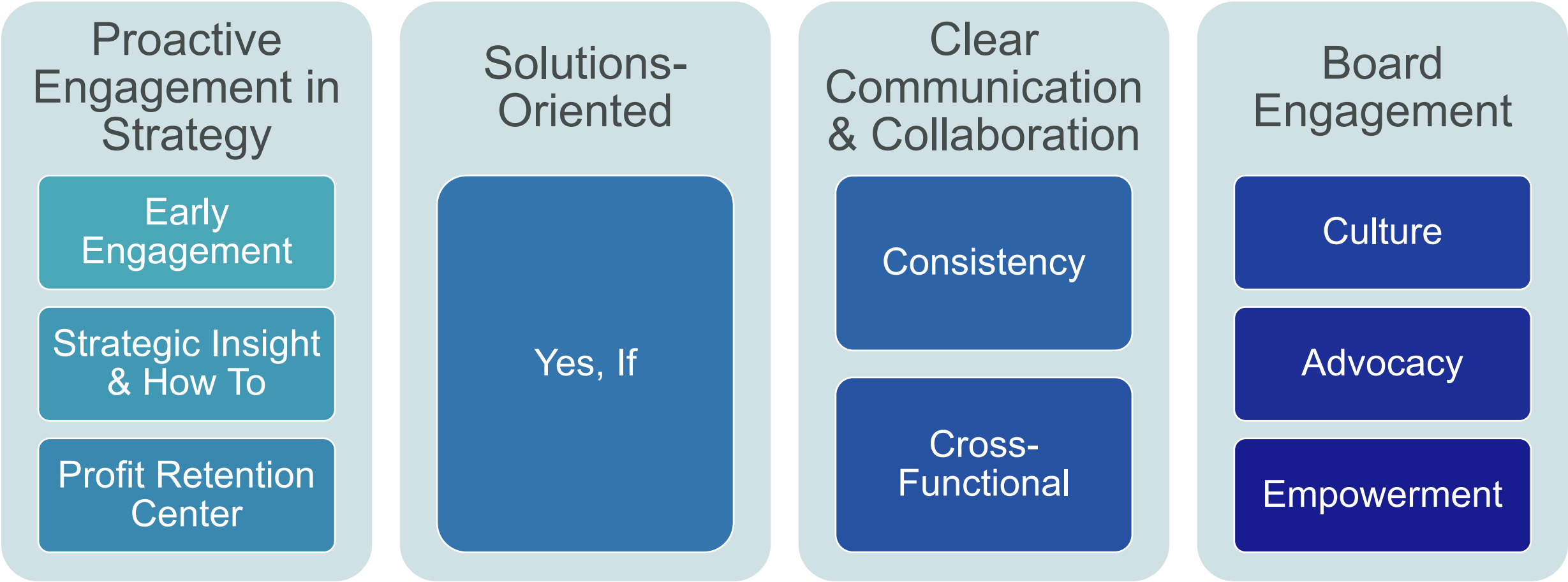
How do you balance regulatory expectation with operational realities?

# Building a Compliance Culture

# Navigating Compliance in Community Banking

## Building a Compliance Culture

### Compliance as a Business Partner



# Navigating Compliance in Community Banking

## Building a Compliance Culture

### Q&A

What strategies have you found helpful in building a culture of compliance?

How do you engage board and management in compliance?

# Tools & Technology in Compliance

# Navigating Compliance in Community Banking

## Tools & Technology in Compliance

### Resources

- Technology brings risks and rewards. It can support organizations in managing growing compliance responsibilities.
- Compliance Officers can leverage many tools.
  - Change management platforms
  - Policy templates
  - Monitoring and testing software
  - Third-party consultants
  - Training platforms
  - ProBank Advisor®

# Navigating Compliance in Community Banking

## Get to Know ProBank Advisor® – Compliance Advisory Solution



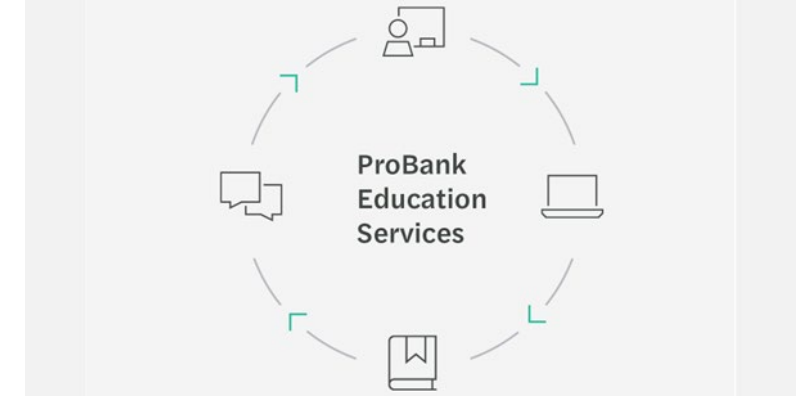
### Compliance Help, Anytime

- On-demand compliance help for the whole team
- Ask Compliance Questions
- Get Ads, Policies, & Disclosures reviewed
- Empower your team to seek answers



### Regulations, Simplified

- Access a library of helpful compliance resources
- Leverage compliance manuals, checklists, policy guidance, risk assessments, calculators, and more
- Stay up-to-date with our regulatory tracking tool



### Experience Transformative Training

- Receive exclusive discounts for your entire team on training events like:
- Seminars
- Webinars
- Conference Events



# Navigating Compliance in Community Banking

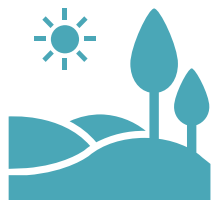
## Tools & Technology in Compliance

### Q&A

How do you  
prioritize  
compliance when  
resources are  
limited?

How has ProBank  
Advisor<sup>®</sup> helped  
your compliance  
program?

# Navigating Compliance in Community Banking



Landscape



Risk  
Management



Culture



Resources

## Navigating Compliance in Community Banking

What is your  
favorite part of  
being a compliance  
officer?

What advice can  
you give to new  
compliance  
officers?

Questions?



Save The Date  
Upcoming Event

September 8–12 / 2025 Regulatory Compliance Conference



# ProBank Education Services

As a leading provider of continuing education programs for financial professionals, we train thousands of financial industry employees annually through our tailored programs. Our services are available throughout the United States or virtually and include compliance seminars, webinars, and in-house training courses specifically designed for accountants, branch managers, BSA officers, compliance officers, customer service, executive management, loan processors, mortgage brokers, new accounts personnel, operations officers, risk management, and directors.



## Seminars

ProBank Education Services provides a wide range of bank regulatory compliance seminars throughout the United States – whether In-Person (On-Site) or Remote (Virtual) – choose what is best for you.



## Webinars

ProBank Education Services provides insightful and engaging webinars in a format that is right for you and your employees, including Live and On-Demand options.



## Publications – Newsletters & Manuals

We offer a wide variety of publications ranging from a quarterly newsletter to a growing list of in-depth manuals on specific topics. Our newsletter, *InCompliance*, helps keep you informed about recent regulatory pronouncements and current issues, and provides helpful compliance and management tips.



## Compliance Schools & Conferences

ProBank Education Services personnel routinely serve as instructors at banking schools and conferences across the United States. Because of the breadth of our experience, we can adjust our presentations to fit the needs of the specific audience at the basic, intermediate, or advanced level. In addition, we provide regional regulatory compliance conferences throughout the year.



## Association-Sponsored Seminars

For many years, ProBank Education Services has presented programs under the auspices of many state, community, and independent banker associations, credit union leagues and other industry groups on specific areas of interest, such as compliance, deposits, lending, AML/BSA, fair lending, CRA, compliance risk management and more. These programs are presented on a “turn-key” basis.



## Speakers Bureau

One of our most valued educational assignments is to serve as instructors at schools, conferences, and conventions across the United States. Our well-received presentations rely on the depth of experience of our team and are designed to help sharpen attendees’ regulatory compliance acumen and banking skills. We customize each presentation to meet the needs of a specific audience which ranges from basic to intermediate to advanced levels of information on compliance topics.



## In-House Training

Our educational programs and professional instructors are available to come to you. Each year, we work with financial institutions who request educational programs on-site at their institution for their employees. These programs provide the benefits of our national seminar events but are delivered with a more customized approach.



## bankED Online Compliance Training

Developed by former federal examiners, compliance trainers, attorneys, and bankers, bankED is an easy-to-use, broad online platform offering courses reflective of today’s financial industry compliance issues and gives the user the ability to work through annual regulatory and policy-driven compliance training requirements at their own pace.



## ProBank Advisor®

ProBank Advisor is a compliance advisory service that can offer you the compliance advice you need. Connecting with an experienced compliance professional is simple through ProBank Advisor’s easy-to-navigate platform.

# Contact

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