



COMPLIANCE LENDING INSTITUTE 2020

A comprehensive lending compliance program for those compliance officers who are either new to banking or new to their positions.

June 24 & 25, 2020
Lending Compliance
Via E-Learning Seminar

Presented By:



Sponsored By:



COMPLIANCE LENDING INSTITUTE 2020



Compliance Challenge

Every community bank is faced with a bewildering array of ever-changing regulations. While all banks strive to be in compliance, the regulatory requirements can seem overwhelming. Most banks do not have the time or money to build elaborate compliance systems. The problem is getting the right information at the right time and finding a cost-effective approach to managing compliance.

Practical Solution

In response to this need, Community Bankers Association of Illinois is once again sponsoring the Compliance Lending Institute. The Compliance Lending Institute provides up-to-date information on lending compliance issues and developments in bank regulations, as well as proven techniques for maintaining your in-bank compliance program. Additionally, it provides a forum where bank compliance officers can discuss issues and exchange ideas with other community bankers.

Compliance Lending Institute

In this fast changing environment, there is a need for a basic, introductory class for those compliance officers who are either new to banking or new to their positions. The Compliance Lending Institute is designed to provide a comprehensive understanding of the major lending compliance regulations that have been determined to be “must knows” for compliance officers.

New compliance officers, internal auditors, compliance back-up personnel, and other bank employees who want to be comfortable with the compliance regulations should attend this informative program. This program is also an excellent “refresher” for experienced compliance personnel.

DATES AND LOCATION

June 24 & 25, 2020

**Compliance Lending Institute
via E-Learning Seminar**

Seminar: 9 a.m. - 4 p.m. both days

30 minute break for lunch

Seminar will break briefly every hour

IMPORTANT!

Due to the massive size of the regulations, Regulation Z (Truth in Lending) will be covered in its entirety in a separate program called Reg Z University. This two-day Reg Z University will be offered July 14 & 15, 2020.



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The Compliance Lending Institute will be accomplished via electronic means. The software being used is GoToWebinar and will allow you to see the presenter and the slides. You will be able to listen through your computer speakers – no need to be tied to a telephone (although that is an option.) Additionally, you will be able to “raise your hand” and ask a question. Once the presenter sees your hand, they will be able to unmute you, and you will be able to verbally ask your question (if you are either on the phone or have your computer microphone on), and receive an answer.

Because staring at a computer screen for hours is asking a great deal, we will still offer hourly breaks, just as we do in our in-person presentations. The dates for the Compliance Lending Institute are Wednesday, June 24 and Thursday, June 25 from 9:00 AM – 4:00 PM both days.

Also and very important.... You will need to register for each day separately. Registration information and links, along with manuals and handouts, will be sent to you prior to the first session. Advance registration is required.

AGENDA

Lending Compliance

- Regulation B and the Fair Housing Act: Fair Lending
- Regulation X: Real Estate Settlement Procedures Act
- National Flood Insurance Program
- Regulation C: Home Mortgage Disclosure Act*
- Compliance Management
- Privacy of Customer Information
- FCRA and Regulation V (Lending portion only)
- Customer Identification Program (BSA)

*This will be covered in a separate session based on attendee interest and need.

Compliance Lending Institute Presenters

Bill Elliott, CRCM, Senior Consultant and Director of Compliance Education

With over 40 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer / commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

Sharon Bond, CRCM, Consultant

Sharon Bond is a consultant in the compliance department at Young & Associates, Inc. where she specializes in Consumer Compliance. Sharon works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.

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Registration Fees:

Lending Compliance (June 24 & 25, 2020):

- \$870 per person for banks who are members of CBAI.
- \$1,470 per person for banks who are prospective members of CBAI.

June 24 & 25, 2020

via E-Learning Seminar

Seminar: 9 a.m - 4 p.m. each day

Designated Banker:

Bank Name _____

Attendee Name _____

Attendee Name _____

Attendee Name _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-mail(s) _____

(E-mail address required for registration)

I have special needs, please contact me before the seminar.

Please select your payment method: Check Enclosed Pay at Door Check in Mail Credit Card*

** If paying by credit card (Visa & MasterCard accepted), please fill out the following information:*

Name as it reads on card _____

Company name on card _____

Billing address of card _____

Card number _____ Expiration date _____ 3-digit code _____

Total Enclosed: \$ _____

For additional information, call:

Tracy McQuinn, Senior Vice President of Education and Special Events

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Tina Horner, Administrative Assistant or Kim Harden, Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 for banks in Illinois or (217) 529-2265

or Terry Griffin - Chicago area Vice President, at (773) 209-2260 or Fax number: (217) 585-8738