

COMPLIANCE FOR LENDERS



The challenge is to ensure that lending personnel have the right information at the right time.

February 4, 2020

Mt. Vernon, IL

February 5, 2020

Springfield, IL

Presented By:



Sponsored By:



COMPLIANCE FOR LENDERS



Overview

Each of your lender have a duty to have a working knowledge of the compliance issues that pertain to his or her assigned position description. And with fair lending issues, the flood rule remaining in an unsettled state, and the TRID rules, the life of a lender is getting more and more complex.

The challenge is to ensure that lending personnel have the right information at the right time. This one-day program, Compliance for Lenders, will provide:

- A review of the fair lending rules and flood rules, and the lender's responsibilities.
- An overview of the lender's responsibility for assuring that all of the TRID rules are met.
- An overview of the Loan Estimate and the Closing Disclosure.
- Any other changes which may occur prior to the seminar date. With the law changes from May 2018, regulatory changes may occur at any time.

By attending this valuable program, lenders will gain knowledge about regulatory compliance issues and how to properly comply with them.

Who Should Attend

While primarily designed for lenders, newer compliance officers, internal auditors, compliance back-up personnel, and other bank employees who want to be comfortable with these lending compliance regulations should attend this informative program.

Developed by Bankers for Bankers

Compliance for Lenders has been developed specifically to meet the unique needs of the community bank. It is designed to assist participants in getting timely answers to their questions. We encourage lenders to be active participants by bringing questions, concerns, and compliance issues for review by the group. This two-way flow of information will increase understanding and help improve the bank's effort toward satisfactory compliance implementation.

Dates and Locations

For your convenience, this seminar is being offered as follows:

February 4, 2020

DoubleTree by Hilton
222 Potomac Blvd.
Mt. Vernon, IL 62864

February 5, 2020

Shazam EducationCenter
CBAI Headquarters
901 Community Drive
Spring field, IL 62703

Registration begins at 8:30 AM and the seminar will run from 9:00 AM to 4:00 PM.

COMPLIANCE FOR LENDERS

Detailed Manuals

Unlike most training programs, the Compliance for Lenders manual is written in full narrative. This enables the participants to focus their attention on the discussions instead of trying to take detailed notes. It also enables the banker to take the materials back to the bank as a reference to the regulations and as a training manual for other employees.

AGENDA

Regulation B – Fair Lending

- Fair Lending Standards
- Equal Credit Opportunity Act
- Government Monitoring Information

Flood Disaster Protection Act and National Flood Insurance Act

- Coverage
- Current status
- Exemptions
- Notification Requirements
- Calculating Requirements for Amount of Flood Insurance
- Recent changes in the requirements
- Private Flood Insurance

The TRID Rules

- The Lender's role in the TRID world
- The Loan Estimate
- The Closing Disclosure

Seminar Presenter

This seminar is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks.



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

With 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.

COMPLIANCE FOR LENDERS

REGISTRATION FORM

REGISTRATION FEES

CBAI MEMBER:

First Registration: \$265

Each Additional Person: \$245

PROSPECTIVE MEMBER:

First Registration: \$465

Each Additional Person: \$445

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State ____ ZIP _____

Telephone _____

Fax _____

E-mail _____

E-mail address is required for registration.

Additional Delegates

__ 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 and MasterCard accepted), please fill out the following information:

Name as it reads on card:

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Billing address of card:

Card # _____

Exp. date _____ 3-digit security code _____

TOTAL AMOUNT ENCLOSED: \$ _____

Register Now!

Please check the location you wish to attend:

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Springfield
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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

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