

COMPLIANCE FOR LENDERS



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

February 23, 2021

Live E - Classroom Seminar via Zoom

CBAI is monitoring the COVID-19 situation and will make any changes to in-person sessions as necessary to comply with state and federal mandates and orders.

Presented By:



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COMPLIANCE FOR LENDERS



Overview

Lenders 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:

- An overview 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. 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 more experienced lenders, 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.

Date

February 23, 2021

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The webinar 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
- The 2021 real estate application

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.

Dale Neiss, CRCM, Consultant

Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Prior to his Denver, CO banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner.

At Young & Associates, Inc., Dale provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

COMPLIANCE FOR LENDERS

REGISTRATION FEES

CBAI MEMBER:

- First Registration—\$265
- Each Additional Person—\$245

CBAI PROSPECTIVE MEMBER:

- First Registration—\$465
- Each Additional Person—\$445



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REGISTRATION FORM

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:

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

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