



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Top 10 Issues for the 2019 HMDA Report: Due March 1, 2020

Thursday, January 23, 2020

2 - 3:30 p.m.

HMDA reporting continues to be a challenge for many financial institutions – and is potentially expensive. One of the 10 largest HMDA lenders was fined \$1.75 million on June 5, 2019, for filing multiple years of inaccurate reporting. This fast-paced webinar covers the top 10 HMDA challenges and provides valuable tools, so you can confidently submit your 2019 HMDA data by March 1, 2020. The materials include citations, tips, and real-life examples, and illustrate the roots of reporting errors.

HIGHLIGHTS

- Confidently submit the 2019 data with improved data integrity
- Effectively use the HMDA resources in the CFPB's 2019 FIG
- Define several confusing issues, such as the definition of a dwelling, mixed-use property scenarios, and complex demographic information collection
- Explain how to handle quality edits
- Understand clarifications for complicated data points

TAKE-AWAY TOOLKIT

- HMDA worksheets and flowchart, including updated resources from the CFPB
- Lists of data fields for each data point
- Step-by-step data collection definitions and tips to avoid mistakes
- HMDA compliance resources, including submission checklists and fair lending considerations
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!

Common HMDA Violations & Challenges on Tuesday, March 10, 2020

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for all employees who need to understand and manage HMDA reporting, including loan operations staff, loan officers, loan assistants, processors, compliance officers, fair lending officers, IT support staff and auditors.

ABOUT THE PRESENTER

Susan Costonis, CRCM, is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Costonis has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC and Federal Reserve. Costonis has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado, Boulder. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real-life examples.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Options 1 and 2 described above.

NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE

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