



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Interagency Statement on Loan Modifications: Working with Borrowers Impacted by COVID-19

Thursday April 9, 2020

2 - 3:30 p.m.

On March 22, 2020, federal and state regulators issued the *Interagency Statement on Loan Modifications and Reporting for Financial Institutions Working with Customers Affected by the Coronavirus*. This statement provides guidance about how to work with borrowers (both consumer and commercial) who are unable to meet their loan payment obligations due to the coronavirus situation. If handled correctly, loan modifications to assist borrowers who were current prior to the pandemic will not be characterized as a TDR, and payment deferrals will not be required to be reported as past due. With this webinar, you learn to properly handle consumer and commercial loan modifications and payment deferrals in accordance with the Interagency Statement and how to document compliance. Discover the proactive steps that can assist your institution immediately.

HIGHLIGHTS

- Define a troubled debt restructuring (TDR)
- Understand when a loan modification related to COVID-19 is exempt from TDR reporting
- Identify when a coronavirus-related payment deferral does not need to be reported as past due
- Evaluate the best way to work with an affected borrower
- Determine the immediate proactive steps your financial institution should take

TAKE-AWAY TOOLKIT

- *Interagency Statement on Loan Modifications and Reporting for Financial Institutions Working with Customers Affected by the Coronavirus*
- Checklist of proactive steps to assist your institution in the near-term
- Employee training log
- Interactive quiz

DON'T MISS THESE RELATED WEBINARS!

Commercial Loan Workouts, Restructuring & Loss Mitigation on Wednesday, April 1, 2020

TDRs: Defining, Examples, Financial Reporting & Best Practices on Thursday, June 4, 2020

Annual Loan Review: Consumer, Commercial & Residential on Wednesday, December 2, 2020

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for consumer and commercial loan personnel, including loan officers, loan operations staff, workout and special asset personnel, collectors, attorneys, auditors, compliance officers and managers.

ABOUT THE PRESENTER

Elizabeth Fast is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Fast is the head of the firm's training division. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was general counsel, senior vice president and corporate secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory and compliance functions. She is a member of the Missouri State Banking Board by appointment of the governor.

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 two 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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 Thursday April 9, 2020 2 - 3:30 p.m.

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