

Community Bankers for Compliance

Fair Lending Techniques

DAY ONE
May 4, 2021

DAY TWO
May 5, 2021

**LIVE VIRTUAL
PRESENTATION**



*Dealing with
techniques that you
can use to monitor
your bank's fair
lending status.*

Presented By:



Young & Associates, Inc.

Sponsored By:



Community Bankers for Compliance

Fair Lending Techniques

Early this year the FDIC strengthened their approach to fair lending examinations, and issued a variety of new documents, new procedures, and new checklists that examiners are required to complete. All of the regulators have stated that fair lending is going to play a larger role in examinations, even though the Federal Reserve and Office of the Comptroller of the Currency have not updated their fair lending manuals for a while. If your bank has a fair lending issue, finding it and dealing with it promptly is important.

This seminar will deal with techniques that you can use to monitor your bank's fair lending status. Included will be case studies, techniques, checklists, and suggestions for approaches and other aids that will assist you and your bank to prepare for your next (and probably more detailed) fair learning exam. While we will address portions of the regulation briefly, our focus is going to be on methods that apply the regulation to your bank. The presenter will assume that attendees understand the basics of the regulation.

Some of the case studies and other material will be fairly lengthy and will be forwarded to attendees for review. Attendees should read and understand them prior to the seminar to get the maximum value from the program. We will not be able to offer attendees sufficient time during the seminar to digest the information. (This will probably be the first time a CBC program includes homework.)

This topic was suggested by many attendees when we last solicited topics.

The presentation will also include a brief discussion of the new HPML escrow rule. Many of you have received this manual section in recent weeks.

The Ability to Repay / Qualified Mortgage rule that was announced as our second quarter subject was delayed by the CFPB until October 2022, on the basis of the impact it would have on consumers and banks. For right now, the delay is just a proposal, however we fully expect that it will become final. We also believe that it may be rewritten, making a presentation at this time useless.

The subjects for the regulatory update will be determined by circumstances and releases from the various agencies.

Future Presentations

Subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up-to-date and accurate information possible.



DATES and LOCATION

Day One: May 4, 2021

Day Two: May 5, 2021

LIVE VIRTUAL PRESENTATION

The seminar will run from
9:00 a.m. to 12:00 noon
each day.

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Fair Lending Techniques

Who Should Attend

Compliance officers, senior lending management, lenders, and others with responsibilities for lending of all types within the bank. Additionally, audit personnel will find this session useful.

Seminar Presenter



Bill Elliott, CRCM, Senior Consultant Director of Compliance Education

Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education with Young & Associates, Inc., Bill 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.

During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and worked for a large regional bank. He has 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 administration, credit administration, collections, and commercial loan workout.

AGENDA

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

Main Subject

(Presentation order subject to change)

- HPML Escrow
- A brief review of some portions of Regulation B
- Analysis of fair lending using a variety of methods
 - Matched Pair
 - File Review
 - Report analysis
 - Denials
 - Other techniques
- A comprehensive review of examination approaches set forth by the various examiners

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REGISTRATION FEES

CBC Program Member Fees

- No charge for the first person from a CBC Program member
- \$190 for each additional person from a CBC Program member who is a member of Community Bankers Association of Illinois (CBAI)
- \$390 for each additional person from a CBC Program member who is not a member of CBAI

Individual CBC Seminar Session Fees

- \$400 for the first person for CBAI members
- \$210 for each additional person for CBAI members
- \$800 for the first person from non-CBAI members
- \$420 for each additional person from non-CBAI members



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REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State ____ ZIP _____

Telephone _____

Fax _____

E-mail _____

(E-mail address 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, MasterCard and Discover accepted), please fill out the following information:

Name as it reads on card:

Company name on card:

Billing address of card:

Card # _____

Expiration date _____ 3-digit code _____

TOTAL AMOUNT ENCLOSED: \$ _____

For additional information, call:

Tracy McQuinn, Senior Vice President of Education and Special Events

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Kim Cordier, Administrative Assistant

Tina Wilder, Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 or (217) 529-2265 or
Terry Griffin – Chicago area Vice President, at (773) 209-2260 or Fax number: (217) 585-8738