Flood Insurance Compliance Review & Update: Including Changes Effective April 1, 2015

Community Bankers Financial Education

Tuesday, MARCH 17, 2015

12:00 pm – 1:30 pm Pacific
1:00 pm – 2:30 pm Mountain
2:00 pm – 3:30 pm Central
3:00 pm – 4:30 pm Eastern

How would your flood insurance compliance program fare with regulators? There have been many changes in the last two years that have created confusion about flood insurance compliance. Civil money penalties are assessed for noncompliance almost weekly. The changes taking place on April 1 include an increase in the reserve fund assessment, the implementation of an annual surcharge on all new and renewed policies, an additional deductible option, an increase in the federal policy fee, and rate increases for most policies.

This webinar is designed to refresh your knowledge of flood insurance requirements and provide the most up-to-date information to ensure your program is compliant and can stand up to regulatory scrutiny.

HIGHLIGHTS

- Refresh your knowledge of flood compliance requirements and issues
- Get the most up-to-date information about new flood requirements
- How to avoid flood compliance pitfalls and effectively plan for the next compliance examination
- Tools to help ensure compliance and plan for the future of flood regulation

- **TAKE-AWAY TOOLKIT**
    - Section-by-section dissection of the flood guidance issued, enacted, implemented, and upcoming
    - Flood compliance checklist for effective file documentation
    - Sample policy and procedures for flood compliance
    - Flood compliance tracking report
    - Internal monitoring checklist
    - Checklist to assess the adequacy of your policies
    - Flood FAQs
    - Employee training log
    - Quiz you can administer to measure staff learning and a separate answer key
    - Attendance verification for CE credits provided upon request

WHO SHOULD ATTEND?
This informative session is best suited for lending staff, compliance officers, and staff responsible for compliance with flood requirements. Processors and underwriters involved with obtaining initial flood determinations will also benefit.

ABOUT THE PRESENTER – Angela Lucas, Brode Consulting Services, Inc.
Angela began her career as an examiner with the OCC, where she was primarily responsible for performing regulatory examinations of nationally chartered community banks, with a focus on consumer compliance and commercial credit. Angela left the OCC in 2008 and joined the Investment Advisory Monitoring and Testing Group at Federated Investors, Inc., which focused on compliance testing and advisory services for various mutual funds, including extensive research and review of proposed prospectuses and coordination with trading floor portfolio managers.

Angela joined Brode Consulting Services in 2009 as a compliance consultant and loan-review specialist. While her focus remains compliance-based, Angela has expanded to training initiatives. In 2013, she was named Vice President of Compliance. In addition to client work, Angela authors two publications for the firm that have nationwide subscriptions and regularly speaks for state banking associations. Angela has a Bachelor's in Finance and Investment Management from Duquesne University.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

Price **$230**

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 will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts will be emailed to you prior to the broadcast. You will need the most-current version of Adobe Reader available free at www.adobe.com.

☐ Check - This Option

2. ON-DEMAND WEB LINK & FREE CD ROM*

Price **$230**

Can't attend the live webinar? The archived webinar 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. Approximately one week prior to the webinar, you will receive an email with the archived webinar link. This webinar link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.* The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the archived webinar or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

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3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Price **$350**

Options 1 and 2

The archived webinar (including the free CD ROM) may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

***CD ROM for Mac and PC use only**

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

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TO REGISTER

- ***By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719***
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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