Flood Insurance Compliance Update:
Requirements, Issues & FAQs

Wednesday, MARCH 20, 2013

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

The regulatory agencies are monitoring flood compliance more than ever before and have been quick to issue penalties. This session will review some flood basics and the most-recent frequently-asked questions (FAQs). This must-attend session will provide tools and sample procedures to help ensure your next flood exam will be seamless.

In addition, the Biggert-Waters Insurance Reform Act was finalized and has been signed into law. Although no implementation date has been published, this webinar will address the required changes so you will be prepared in advance.

HIGHLIGHTS

- What loans are covered by this regulation?
- Flood determinations: complete, accurate, and timely
- Notice for flood properties – timing is imperative
- How much flood insurance is enough? A worksheet to test insurance coverage.
- The most-recent FAQs focus on determining the appropriate amount of insurance
- Force placing insurance: What are your bank's procedures?
- New requirements of the Biggert-Waters Insurance Reform Act
- **TAKE-AWAY TOOLKIT**
  - Sample procedures for flood compliance and the new requirements of Biggert-Waters
  - Monitoring and tracking tools
  - Tools for reviewing your flood compliance files
  - Worksheet to test whether you have enough insurance coverage

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session will benefit lenders, loan processors, compliance officers, and auditors.

ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 25 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of The Bank Deposit Documentation Manual for Front-Line Personnel, published by Bankers Publishing Company, and is well represented in numerous industry publications.

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 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.

2. ON-DEMAND WEB LINK & FREE CD ROM*
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. Approximately one week prior to the webinar, you will receive an email with the web link. This web 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 on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)
Options 1 and 2 described above ***CD ROM for PC use only**

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

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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