



CFPB Guidance on Handling Consumer Complaints & Inquiries: Collecting, Investigating & Responding

Thursday, MAY 2, 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 Consumer Financial Protection Bureau (CFPB) is making consumer complaints a major aspect of the regulatory environment. The Dodd-Frank Act requires the CFPB to collect, investigate and respond to complaints as part of its work in protecting consumers. In addition to the complaint system on their website, consumer complaint response is now a major component in the analysis of a financial institution's compliance management system. Response to consumer complaints is now considered to be one of the four interdependent control components of an effective compliance-management system, in addition to the compliance program, compliance audit, and board and management oversight.

Consumer complaints may provide indications of potential regulatory violations, including unfair, deceptive, or abusive acts or practices (UDAAPs). Complaints have been an essential information source for regulator examinations, enforcement, and rule-making. This increased focus on responding to consumer complaints means your bank should develop policies and procedures to ensure that appropriate personnel are informed when complaints are received and that complaints are clearly identified and categorized by area of impact. How complaints are handled is a key element in evaluating your compliance-management system. A well-planned, implemented, and maintained compliance-management system will prevent or reduce regulatory violations; protect consumers from noncompliance and associated harms; and help align business strategies with outcomes.

HIGHLIGHTS

- The complaint management system
- Complaint management risk assessment
- Handling and response
- Monitoring and testing
- Reporting

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for management, frontline, and compliance personnel.

ABOUT THE PRESENTER – Michelle R. Graber, CRCM, Young & Associates, Inc.

Michelle Graber has over 25 years' community financial institution experience. As a compliance consultant, she specializes in all areas of regulatory compliance, conducts compliance reviews, facilitates compliance seminars and workshops, and responds to client inquiries. During her career, Michelle spent 13 years as a compliance officer and CRA officer for a small community bank. She was a lender for consumer, commercial, and mortgage loans, and served as branch manager for numerous locations, including branch administration and development. Michelle holds a Bachelor's in Public Relations from the University of Toledo and is a Certified Regulatory Compliance Manager.

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*)

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*CD ROM for PC use only

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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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