



## *Mandatory Compliance Series:* **Compliance Rules Lenders Must Know**

**Tuesday, JUNE 4, 2013**  
2:00 pm – 3:30 pm Central

The pace of changes in lending regulations is unprecedented. Do you know which regulations require annual training? What regulations have been changed by the CFPB because of the Dodd-Frank Financial Reform Act? Which regulations cause the most-frequent problems in passing compliance exams? What should lenders understand about money laundering and suspicious activity in the loan process?

Compliance training for lenders is no longer “optional” and it can reduce loss. Flood insurance violations have increased to \$2,000 per incident with NO annual limit. HMDA data accuracy issues continue to cause civil money penalties and fair lending remains an exam focus with regulators. This session will cover everything from Regulation B to Z and outline specific disclosures and timing requirements. Attendees will receive checklists and guidance to help lending staff work smarter, not harder.

### **HIGHLIGHTS**

- BSA annual training requirements for CIP in the lending area and due diligence for detecting potential money laundering activity, plus Suspicious Activity Report (SAR) basics
- Fair lending “best practices” to mitigate the risk factors in underwriting, pricing, and steering
- Reg B requirements for the life of the loan – how to take and process an application
- HMDA data compilation overview, common problems, and best practices
- Flood requirements overview, including triggering events and coverage calculations
- Most-common errors in consumer real estate secured loans and how to prevent them
- Red Flags for Identity Theft and annual training requirement for the Fair Credit Reporting Act
- **TAKE-AWAY TOOLKIT**
  - Matrix of 37 types of real estate secured loans (consumer and commercial) showing the required disclosures, timing, and helpful guidance
  - Matrix of suggested training topics by *job function* for consumer, mortgage, commercial lenders, and loan operations staff
  - Checklists to prevent common lending compliance mistakes in Regulation B (Adverse Action), HMDA, and flood and a rescission guidance chart
  - RESPA “cheat sheet” for applicability and common mistakes

### **IMPORTANT TOOLS PROVIDED**

This training will include the following items so that you are able to provide solid documentation for examiners:

- Letter of attendance certification with webinar outline
- Electronic training log
- Quiz you can administer to measure staff learning and a separate answer key

All registrants will receive the attendance certification and training log, regardless of whether they attend the live or archived version.

**Attendance verification for CE credits provided upon request.**

## WHO SHOULD ATTEND?

This informative session is designed for compliance officers, auditors, loan officers, loan assistants, and loan administration staff. This webinar will benefit both new lenders and experienced lenders as a review of existing requirements.

## ABOUT THE PRESENTER – Susan Costonis, Compliance Consulting and Training for FIs

Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Most of her 34-year career was spent as a banker in several areas including lending, loan administration, electronic banking, and compliance risk management.

Susan has written numerous training manuals and successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has worked for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real life examples.

## 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](http://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 .**

**Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.**

## 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.
- 

**Compliance Rules Lenders Must Know - Tuesday, JUNE 4, 2013**

### Choose Your Training Option(s):

<i><b>Purchase</b></i> <i>(check here)</i>	<b>Training Method</b>	<b>Member</b>	<b>Nonmember</b>
	<b>Live Webinar</b> (audio & visual – includes handouts); <i><u>or</u></i>		
	<b>On-Demand Web Link and FREE CD ROM; <i><u>or</u></i></b>	<b>\$230</b>	<b>\$275</b>
	<b>Both Live Webinar and On-Demand Web Link</b> Option 1 and 2 above (includes Free CD Rom)	<b>\$300</b>	<b>\$350</b>

Please make check payable to "Community Bankers Financial Education." Amount \$ \_\_\_\_\_

Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_