Denied Loan Requirements: Consumer, Commercial & Residential

Wednesday, DECEMBER 17, 2014
2:00 pm – 3:30 pm Central

Examiners are carefully scrutinizing denial notices for compliance with Regulation B and fair lending standards. This seminar will cover the important issues of proper and timely handling of denial notices in accordance with Regulation B. It will also address how to include denials in your sample for internal comparative file review for fair lending compliance.

Examiners are turning up the heat on adverse action notices. Properly handling adverse action notification is a compliance requirement that has to be done right! Accurate completion of adverse action notices is important for several reasons:

1. Their accuracy and timeliness are reviewed during compliance exams
2. Adverse action notices are the cornerstone of fair lending examinations
3. Inconsistent, inaccurate notices could result in being **required** to go back six months, review past notices, and **re-send** accurate denial notices. (Imagine the reaction of a past, unsuccessful borrower who gets a reminder denial notice!)

HIGHLIGHTS

- Timing requirements of Regulation B for denials
- Inquiry versus application (when an inquiry becomes an application)
- Special considerations for commercial denials
- FACT Act requirements for denial notices
- Common errors in completing adverse action notices
- Requirements for incomplete and withdrawn applications
- How to appropriately document withdrawn applications
- Handling counteroffers
- Second reviews of adverse action notices for fair lending purposes
- Comparative file review for fair lending on denials

- **TAKE-AWAY TOOLKIT**
  - Cheat sheet to help lending staff understand what each denial reason on the notice means and which ones to use in different scenarios
  - Sample fair lending policy statement (that links adverse action and fair lending)
  - Employee training log
  - Quiz you can administer to measure staff learning and a separate answer key
  - Attendance verification for CE credits provided upon request

DON'T MISS THIS RELATED WEBINAR!
Self-Examination for Fair Lending Compliance
Thursday, December 18, 2014.

WHO SHOULD ATTEND?
This informative session is necessary for all loan officers, loan processors responsible for denials, compliance officers, and auditors.

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

Member Price $230
NonMember Price $275

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*

Member Price $245
NonMember Price $290

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.

☐ Check - This Option

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

Member Price $320
NonMember Price $370

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 .

☐ Check - This Option

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

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