Required Compliance Series:
Regulatory Compliance for Lenders, Including BSA

CBW
Community Bankers of Wisconsin

Wednesday, MARCH 19, 2014
2:00 pm – 3:30 pm Central

January 10, 2014, marks the date of sweeping changes to mortgage lending compliance. In addition to mastering these new rules, regulators expect that lenders have received training on a wide range of compliance issues. Regulators continue to charge civil money penalties for several "high-profile" regulations such as BSA, flood, and HMDA reporting errors. This session will cover compliance regulations lenders must follow and outline many specific disclosures and timing requirements. Several of the 2014 changes will be highlighted and it will include several required annual training topics and the latest exam hot spots ranging from BSA, loan application steps, common compliance mistakes, and a variety of consumer protection laws.

HIGHLIGHTS

- BSA annual training requirements for CIP in lending and due diligence for detecting money laundering activity, plus 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, including appraisal rules effective January 18, 2014
- Frontline tips – how to take and process an application, including an overview of the ability-to-repay requirements
- Overview of HMDA data collection, common problems, and best practices
- Overview of flood requirements, including triggering events
- The most common errors in consumer real-estate-secured loans and how to prevent them

- **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, and commercial lenders and loan operations staff
  - Summary of 15 important exemptions in Regulation B, Z, and RESPA that may help reduce the compliance burden of the 2014 lending changes
  - Letter of attendance certification with webinar outline
  - 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 will benefit compliance officers, auditors, loan officers, loan assistants, and loan administration staff. It is designed for both new lenders and experienced personnel wanting 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 35-year career was spent as a banker in several areas including lending, loan administration, electronic banking, and compliance risk management.

Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer 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

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.

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

Member Price $230
NonMember Price $275

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 $300
NonMember 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 .

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.

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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.**

Regulatory Compliance for Lenders - Wednesday, MARCH 19, 2014

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