



Using the APRWIN Calculator Effectively To Avoid & Correct Violations

Tuesday, JULY 2, 2013

2:00 pm – 3:30 pm Central

Errors in the finance charge calculation and other mistakes that result in incorrect Annual Percentage Rates (APRs) can cost your bank money. Proper procedures and reviews of the APR using APRWIN (a free software program from the Office of the Comptroller of the Currency) will reduce the chances of significant losses. It makes sense to become proficient with this software, as it is the gold standard for these calculations and is probably on every bank examiner's laptop. Although the software will not necessarily prevent trouble, you will find the problems fast and be able to institute corrective action before the situation worsens. This webinar will discuss the calculations you need to make before using the software, how to use the software, and most importantly, how to use the software's results.

HIGHLIGHTS

- The finance charge calculation
- Using the software for monthly loan payments, including real estate, non real estate, construction, and other loan types
- Dealing with the results
- **TAKE-AWAY TOOLKIT**
 - A "quick glance" document for your bank to use in the finance charge calculation
 - Electronic 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 is designed for anyone involved with the calculation of finance charges and APRs, including loan processors, lenders, compliance officers, and loan auditors.

ABOUT THE PRESENTER – Bill Elliott, CRCM, Young & Associates, Inc.

Bill Elliott has over 30 years of banking experience. As a senior compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews, conducting in-house training, and writing compliance articles and training materials.

Bill's career includes 15 years as a compliance officer and CRA officer in a large community bank, as well as working at a large regional bank. He has experience with consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

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 .

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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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<i>Purchase</i> (check here)	Training Method	Member	Nonmember
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	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	\$300	\$350

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