HMDA Solutions:
Achieving Data Integrity for Effective Fair Lending Analysis

Thursday, OCTOBER 31, 2013
2:00 pm – 3:30 pm Central

***UPDATE:** The disclosure reports for the 2012 HMDA reporting year **became available on September 18th** and the CFPB released a **NEW "HMDA Visualization" tool on September 23rd**. The new web-based tool includes interactive maps and charts that enable consumers to explore mortgage application and loan data at a local level. It facilitates local data comparison against trends on a regional and national level.*

What story will your institution's HMDA performance tell to regulators, community groups, the press, and anyone with Internet access? Will your bank compare favorably with competitors or will your data trends reveal potential discriminatory lending practices? How will you know? Where do you find the answers to these questions? This webinar explains the examiners' approach when analyzing HMDA performance. You will receive practical analysis tools to monitor HMDA activity throughout the year to proactively manage fair lending concerns. HMDA data analysis is the first step to defend your fair lending program. Learn how to document that your lending practices are based on non-discriminatory factors and avoid a "criteria interview" and a fair lending exam.

HIGHLIGHTS

- Data integrity and accuracy are crucial. Learn the definitions, common reporting errors, and best practices for HMDA data validation, including tips for using the new HMDA *Getting it Right!* guide released April 18, 2013, and the FFIEC geocode system that was updated July 10, 2013.
- A case study involving a community bank's HMDA data that became an "outlier" target for an FDIC fair lending exam. Learn how they analyze and successfully monitor HMDA activity.
- NEW! The FDIC issued revised HMDA exam procedures in February 2013 that identify "key data fields" and the approach they use to calculate error ratios
- How to identify pricing discrimination triggers from the most-recent fair lending exam "benchmarks"
- Learn how to avoid common analysis mistakes and correctly compare "apples to apples"

- **TAKE-AWAY TOOLKIT**
  - Cheat sheet to give simple data control steps for each of the 26 data fields
  - HMDA Data Collection Worksheets to help you work smarter, not harder
  - HMDA flow chart to identify reportable transactions
  - Highlights of the new 2013 119-page *Guide to HMDA Reporting: Getting It Right!*
  - 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 is for senior lending management, loan officers, compliance officers, risk managers, and auditors. It is designed for both new and experienced staff who deal with HMDA analysis and fair lending concerns.

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.

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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