E-Sign for Lending & Critical E-Sign Implementation Issues (Webinar)

December 6, 2016 ☐ 3:30pm - 5:00pm

The world of electronic banking continues to evolve and bankers want to keep pace with technology and customer preferences. Recent surveys indicate that 51% of adults in the U.S. bank online and 32% bank with mobile phones. What steps must be followed to be in compliance with E-Sign?

What You Will Learn:

- What are the rules? Learn about Federal regulations for E-Sign.
- Which lending regulations are related to E-Sign and have specific provisions for compliance?
- Can you provide appraisal copies electronically?
- How do you comply with the "delivery" requirements of Integrated Disclosures for Loan Estimates and Closing Disclosures?
- What are "digital signatures"?
- What are the retention requirements for loan documents?
- Can mortgage statements be provided electronically?
- Can Privacy Notices be provided electronically?
- Common questions, resources, exam procedures.
- Lean the Six-Step Process for Consumer Consent .
- Basic Steps for E-Sign Implementation.

Who Will Benefit

This informative session will be helpful to ensure compliance with e-banking and is targeted for Compliance officers, Lending staff and Loan operations, Operations Managers, and others responsible for managing online banking, E-SIGN compliance, e-statements, and e-disclosures.

Webinar Speaker

Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Most of her 38-year career was spent as a banker in several areas including lending, marketing, electronic banking, compliance, community reinvestment, and senior management. Susan has written numerous training manuals and successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager, completed the ABA Graduate Compliance School, and the Graduate Banking School of the University of Colorado.