



Community Reinvestment Act Essentials

April 21, 2017 ▪ 8:30am - 3:30pm
The Bankers Center ▪ Baton Rouge, LA

It has been years since the federal bank regulatory agencies have overhauled the Community Reinvestment Act regulations, but they are constantly tinkering with the rules.

An update to the Interagency Questions and Answers Regarding Community Reinvestment (Interagency Q & A), published on July 25, 2016, clarified:

- How to document the activities that promote economic development
- How to apply SBA size standards
- Revitalization and stabilization standards by providing new examples
- Alternate systems for delivering retail banking services
- Much more

In several recent cases CRA ratings have been downgraded between examinations as a result of activities outside the general scope of CRA. After an absence of several years' CRA agreements, negotiated with community groups at the time of merger or expansion, have reappeared.

On December 29, 2016 the federal bank regulatory agencies published amendments that adjust the asset-size thresholds used to define "small bank" and "intermediate small bank."

The challenge of CRA is made more difficult as the agencies continuously change the rules. This program contains core knowledge needed by all lenders to implement the new CRA rules. Also:

- The detailed manual is a great desktop reference; and
- The presenters have decades of experience with this topic.

This full-day seminar includes:

- A review of the basic requirements of CRA and its implementing regulations, including:
 - ◊ Performance tests, standards, and ratings
 - ◊ Assigned ratings
 - ◊ Assessment area delineation
 - ◊ Public file requirements
 - ◊ CRA notices
 - ◊ Community Development activities
- An explanation of the adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank"
- A review of the recently published Questions and Answers, recent examination results and recent CRA agreements

Who Will Benefit

The program is designed for management of the loan department, Compliance Officers, CRA Officers, marketing staff and auditors.

Workshop Instructors

Jack Holzkecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 40 years. In 35 years as a trainer over 125,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

Kelly M. Owsley, CRCM is Director of Training Services for Compliance Resource, LLC. Kelly's career in banking began in 2000. Since then she has worked for financial institutions ranging in asset size from \$250 million to \$3 billion. Kelly has worked in numerous areas of the financial services industry including retail branch management, lending, product development and training. In addition, Kelly spent three years in a training and development role with CUNA Mutual Group servicing the largest credit union in the United States. Most recently, she served as the Vice President of Compliance, BSA Officer, and CRA Officer for a community bank in Kentucky where she was responsible for implementing and training all compliance related topics. Kelly holds a Bachelor of Science degree in Accounting from the University of Kentucky and is a Certified Regulatory Compliance Manager.



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Registration Form

(for additional registrations, please make copies)

Registrant 1

Registrant 2

Mr./Mrs./Ms. _____	Mr./Mrs./Ms. _____
Bank _____	Bank _____
Email Address _____	Email Address _____
Branch Street Address _____	Branch Street Address _____
City, State, Zip _____	City, State, Zip _____
Phone _____	Phone _____
Fax _____	Fax _____

Payment Options

- Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express

Registration Fee
 \$250, per LBA member
 \$450, per non-member

Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card \$ _____

- I am unable to attend. Please send me _____ copies of the manual for :
 \$175 (member fee)
 \$375 (non-member fee)
 (includes shipping and handling)

***Manuals will be shipped after the seminar.**

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Manual not eligible for SBET funding.**

Location

LBA/ The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 (225) 215-7000

Registration Fee

\$250, per LBA member
 \$450, per non-member

Agenda

8:20 a.m.	Registration
8:30 a.m.	Program Begins
12:00 p.m.	Lunch
3:30 p.m.	Program Adjourns

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$122."

**Submit registration and view rosters in the
 Education Section of LBA's Website, www.lba.org.**