



# CRA Review and Update (Webinar)

## August 28, 2017 ☐ 3:00pm - 5:00pm

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

In late December the federal bank regulatory agencies published amendments that adjust the asset-size thresholds used to define “small bank” and “intermediate small bank.”

### WHY?

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

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

### TOPICS:

This two-hour program 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 recent redlining cases
- A review of the recently published Questions and Answers, recent examination results and recent CRA agreements

### Who Should Attend

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

### Webinar Speakers

**Jack Holzknicht** is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 41 years. In 36 years as a trainer over 130,000 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** 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 where she was responsible for implementing and training all compliance related topics. Kelly has conducted seminars in multiple states and has participated in numerous webinars sponsored by national providers. She is a Certified Regulatory Compliance Manager.



# CRA Review and Update (Webinar)

## August 28, 2017 ☐ 3:00pm - 5:00pm

### Registration Form

Please make copies of this form if more connections are needed.

**Connection 1**

**Connection 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 Louisiana Bankers Association)
- Visa     MasterCard     American Express

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card (please print) \_\_\_\_\_ Signature \_\_\_\_\_

Billing Address: \_\_\_\_\_ Amount to be charged on card \$ \_\_\_\_\_

- I cannot participate in the live program.  
 Please send me the recording.
- \$165 (LBA members)
  - \$265 (non-members)
- \*Recording and materials will be emailed after the program

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: Recordings are not eligible for SBET funding**

**Registration Fee**

\$165 per connection, LBA members  
 \$265 per connection, nonmembers

**Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**

**Agenda**

3:00 p.m. Webinar Begins  
 5:00 p.m. Webinar Adjourns

Louisiana Bankers Association  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282  
 Fax 225-343-3159

**Webinar access codes will be sent to registrants  
 with confirmation emails one week prior to session.**