Advertising Rules -
The Basics & How to Avoid UDAAP Traps (Webinar)

December 5, 2017 ▪ 3:30pm - 5:00pm

All advertising is subject to a variety of deposit and lending regulation rules. That's the easy part. Regulators have also jumped on the "UDAAP" bandwagon to make sure that nothing in the advertising and marketing practices is "unfair, deceptive, or abusive. The CFPB has issued multi-million dollar enforcement actions for UDAAP violations, but even banks supervised by the OCC and FDIC must pay attention to the "new normal" of consumer protection. The FDIC added a new section to the Compliance Exam manual called "**Evaluating Consumer Harm**". Regulator and examiner attention to a bank's advertising and marketing efforts is on overdrive. What can be said in advertisements? What do you have to say? Are there "triggering terms" that require additional information?

What you will learn:

- FDIC signs and advertising rules
- Understanding UDAAP "traps", what is likely to be considered deceptive, unfair, or abusive? How can you evaluate UDAAP advertising risks?
- Advertising rules under Reg. Z for mortgage loans and open-end plans from the Credit CARD Act; rules for consumer loan products in Regulation Z
- Consumer deposit products in Truth in Savings
- Typical Lobby Disclosure signs
- Fair lending concerns for marketing lending products
- "Equal Housing Lender" and the Fair Housing Act requirements
- Soliciting via the phone and e-mail: the Telemarketing Sales Rule (TSR) from the FTC and Do Not Call Registry, and CAN-SPAM; rules for TCPA (Telephone Consumer Protection Act) to protect unwanted texts.
- Promotions - drawings, giveaways, bonus rules.
- Restrictions on advertising non-deposit investment sales
- Handling complaints about advertising and marketing

Who Will Benefit

This session would be beneficial for those involved in the product development and marketing, including the marketing department, compliance officers, auditors, managers, sales and service staff, call center employees, and anyone who is involved in product sales.

Workshop Instructor

Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer 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.

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Registration Form
(For additional registrations, please make copies.)

Connection 1

Mr./Mrs./Ms. _____

Bank_____

Email Address_____

Branch Street Address_____

City, State, Zip_____

Phone_____

Fax_____

Connection 2

Mr./Mrs./Ms. _____

Bank_____

Email Address_____

Branch Street Address_____

City, State, Zip_____

Phone_____

Fax_____

Payment Options

□ Check   (Made payable to the Louisiana Bankers Association)

□ Visa   □ MasterCard   □ American Express

Card # _____   Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____   Amount to be Charged on Card $_____

Registration Fee
$165 per connection, LBA members
$265 per connection, nonmembers

□ I cannot participate in the live program.
Please send me the recording :
    □ $165 (member fee)
    □ $265 (non-member fee)
*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, non-members

Agenda
3:30p.m. Webinar Begins
5:00pm Webinar Adjourns

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

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.**