



Fair Lending Review and Update (Webinar)

June 20, 2017 ☐ 3:00pm - 5:00pm

Fair Lending never seems to fall out of fashion. While the rest of the industry is focusing on TRID, Flood Insurance and HMDA, the regulatory agencies, the Department of Justice and plaintiff attorneys are focused intently on the issue of fair lending. Large penalties and burdensome enforcement actions are the order of the day. In a recent speech, CFPB Director Richard Cordray confirmed that consent orders that accompany the Bureau's public enforcement actions, provide detailed guidance for compliance officers across the marketplace about how they should regard similar practices at their own institutions. He added that "it would be 'compliance malpractice' for executives not to take careful bearings from the contents of these orders about how to comply with the law and treat consumers fairly."

Charges of discrimination can come from any direction and can be obvious, subtle or unintended. Risk comes in the form of penalties, regulatory enforcement actions, civil liability, or damage to a bank's reputation, to mention a few. The best defense to these threats and risks is developing and maintaining a sound fair lending compliance management system.

This information packed webinar explains recent fair lending problems, the corrective action required by the agencies, the penalties imposed on the bank, and steps your institution can take to avoid similar problems. Pending developments that will have a significant impact on Fair Lending are explored. The program also provides a quick refresher on the basic concepts of fair lending and fair lending risk management.

What you will learn:

- Basic fair lending concepts
 - Laws and regulations
 - Bases of discrimination
 - Types of discrimination
- Recent Developments
 - Regulation by enforcement – review of consent orders
 - ◆ BancorpSouth Bank case
 - ◆ Maternity cases
 - HUD Guidance on Limited English Proficiency
 - Fair Lending actions entered into by municipalities
- Pending Developments
 - Expansion of Regulation B to include data collection on loans to minority-owned businesses, women-owned businesses, and small businesses
 - How the new HMDA rule will impact fair lending.

Who Should Attend

Compliance officers, auditors, lending department management, loan operations personnel, loan officers, loan originators and others involved in originating or servicing loans of all types.

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.



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Registration Form

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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 _____
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Payment Options

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

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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.

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.**