



CRA - A Law or a Game (Webinar)

August 21, 2018 ☐ 3:00pm - 5:00pm

CRA is not a game, but like playing a game once the rules are mastered results are improved. This program explains the rules.

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.

During November 2017, the Office of the Comptroller of the Currency, the Federal Reserve Board, and the Federal Deposit Insurance Corporation (the Agencies), published a final rule to amend their respective Community Reinvestment Act (CRA) regulations. The rule amends the definitions of “home mortgage loan” and “consumer loan” and the public file content requirements to conform to revisions made by the Consumer Financial Protection Bureau to its Regulation C, which implements the Home Mortgage Disclosure Act. The Agencies also made technical amendments to remove unnecessary cross references as a result of the amended definitions, and to remove an obsolete reference to the Neighborhood Stabilization Program. The revisions were effective on January 1, 2018.

On December 21, 2017, the federal bank regulatory agencies published amendments that adjust the asset-size thresholds used to define “small bank” and “intermediate small bank.”

On April 3, 2018, the U.S. Department of the Treasury released recommendations to modernize the Community Reinvestment Act (CRA). The recommendations were issued to the primary CRA regulators, the Office of the Comptroller of the Currency, the Federal Reserve Board, and the Federal Deposit Insurance Corporation. Treasury’s objective in developing these recommendations is to better align CRA activity with the needs of the communities that banks serve, while being conducted in a manner consistent with a bank’s safety and soundness.

Several bills currently moving through Congress may impact the Community Reinvestment Act.

Bankers should view CRA ratings as a game. You need to learn how to play the game well. The challenge of playing the game 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. Also, the detailed manual is a great desktop reference; and, the presenter has 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 final amendments to the CRA regulations

Who Should Attend

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

Webinar Speaker

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years. In 37 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.



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Registration Form

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Registration Fee

\$165 per connection, LBA members
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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

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Fax 225-343-3159

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