



Fair Lending: Do Your Lenders Know the Requirements? (Webinar)

September 19, 2018 ☐ 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.

Occasionally evidence indicates the existence of hate-based discrimination. In most cases the evidence points to ignorance-based discrimination - the lenders truly did not understand they were violating the law; they thought they were protecting the interests of their employer. Understanding the bases of discrimination is the first step to avoiding fair lending violations.

Charges of discrimination can come from any direction. Discrimination 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 (CMS). The core of a Fair Lending CMS is a deep understanding of the basic rules regarding Fair Lending.

This information packed webinar provides a refresher on the basic concepts of fair lending. It also 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. Recent and pending developments that will have a significant impact on Fair Lending are explored.

Topics

Upon completion of this program, participants understand:

- Basic fair lending concepts
 - ◊ Laws and regulations
 - ◊ Bases of discrimination
 - ◊ Types of discrimination
- Recent Developments including:
 - ◊ Agency consent orders
 - ◊ HUD Guidance on Limited English Proficiency
 - ◊ Fair Lending actions initiated by municipalities
 - ◊ The impact of new HMDA rules on fair lending
- Pending Developments
 - ◊ Expansion of Regulation B to include data collection on loans to minority-owned businesses, women-owned businesses, and small businesses.

Who Should Attend

The program is designed for the board of directors, senior management, 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 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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Please send me the recording.
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- *Recording and materials will be emailed after the program

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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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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.**