



# HMDA Partial Exemptions: How do you spell relief? (Webinar)

November 1, 2018 ☐ 10:00am - 11:30am

Instructions for implementing the partial HMDA exemptions for smaller reporters were issued on Friday, August 31, 2018 by the Bureau for Consumer Financial Protection via an interpretive and procedural rule. These rules implement the changes made to HMDA by the *Economic Growth, Regulatory Relief, and Consumer Protection Act* that was signed into law on May 24, 2018. The partial exemptions apply only to banks that meet a lower reporting threshold AND have “at least a satisfactory CRA rating”. It is important to understand the entire rule for the partial exemptions.

### HIGHLIGHTS:

- What’s no longer required?
- What IS still required?
- When it is effective?
- What about the data we’ve already collected?
- Interpretations, Guidance & Best Practices

### Who Should Attend:

This session is designed for: Consumer and Mortgage loan officers, loan processors, compliance, audit and loan operations personnel

### Webinar Speaker:



**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.

### Webinar Registration:

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### **Payment Options:**

Check ( Made payable to Louisiana Bankers Association)  
 Visa    MasterCard    American Express  
 Card Number \_\_\_\_\_  
 Expiration Date \_\_\_\_\_ Amount to be charged: \_\_\_\_\_  
 Name on Card (please print) \_\_\_\_\_  
 Signature \_\_\_\_\_  
 Billing Address: \_\_\_\_\_  
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### **Please check:**

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- Live Webinar Connection                      \$165 per connection
- Webinar Recording                                 \$165 per recording

#### **Registration Fees for Non-Members**

- Live Webinar Connection                      \$265 per connection
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**\*Please Note: Recordings are not eligible for SBET funding**

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