



# Lending Compliance

May 2, 2019 ▪ 9:00am - 4:00pm  
The Bankers Center ▪ Baton Rouge, LA

**What are the latest “hot buttons” in lending compliance?** Learn what’s new, what’s proposed, and what changes need to be made to loan policy, underwriting practices, loan disclosures, loan documentation, and fair lending documentation. This seminar will explain the lending process from application through closing for both consumer and commercial loans. This seminar is designed to explain the major lending regulations in terms that are **easy to understand**.

Private flood insurance rules were finally issued after a seven-year waiting period and become effective **July 1, 2019**. What do you need to have in place for compliance? Financial institutions will be required to accept policies that meet the statutory definition subject to some restrictions, including a “compliance aid provision”. Flood compliance violations continue to be found in compliance exams and audits. What do you need to understand about “detached structure” coverage, escrow requirements (and exemptions), revised flood notices, and force placement procedures?

Sweeping HMDA changes became effective January 1, 2018. **How well is your bank handling the data elements that are in the new rule? Do you know which data fields may be “exempt” from reporting for banks that meet the threshold limits?** Attend this session and receive several handouts, tools, and power point files explaining the new rules and suggestions for an effective internal control program.

NEW rules for opening loan accounts for “legal entities” began in May, 2018. Is your bank following the rules? How are you identifying “triggering events” in the normal course of monitoring loan customers that may require further action? Are your “FIFTH PILLAR” provisions adequate for the new due diligence requirements?

Elder financial exploitation has become a significant concern. Additionally, Louisiana passed a statute for “vulnerable adult exploitation”. What does the statute say and what do your employees need to know?

**Practical suggestions are included to help manage lending compliance issues.** Additional resources include many of the key model disclosures from Regulation Z and Regulation B; Flood Notices; RESPA issues and counseling notices, HMDA data collection tips, and suggestions for following the CFPB changes. A matrix for 28 types of Real Estate secured loans and a list of requirements for Regulation B, RESPA, Regulation Z, HMDA, and Flood.

#### What you will learn:

- What violations do examiners cite most frequently in lending compliance exams?
- Loan application basics for consumer and commercial loans, including requirements for applications secured by real estate.
- What are the current “red flags” in Fair Lending? This section includes a review of recent enforcement actions, consequences of violations, and tips to avoid fair lending pitfalls.
- Overview of the required basic disclosures by each lending regulation, with special emphasis in the following:
  - Application requirements BY each of the lending regulations.
  - Military Lending Act requirements and SCRA (Service Members Civil Relief Act). The CFPB released a report on January 25, 2019 with emerging trends and new concerns for protecting service members. Banks should expect more regulatory oversight for these rules.
  - Overview of Regulation Z requirements.
  - Review of Flood Insurance issues including private flood insurance and required disclosures and coverage calculations; learn how to avoid flood violations that have civil money penalties.
  - HMDA changes recap of coverage, required and exempt data fields, new monitoring categories, impacts to the lending process.
  - Special concerns about credit report accuracy, permissible purpose, and handling disputed reporting under the Fair Credit Reporting Act.
  - Overview of Beneficial Ownership requirements in 2018 and impacts to lending for loans made to a “legal entity” (corporations, LLCs, partnerships, etc.).
  - Practical tips to avoid costly fines and lending compliance violations.

#### BONUS - Tools to help manage the current rules and important changes.

Participants will receive links to helpful tools that **include the power point file from class** (that you can use for training & review.) “Cheat Sheets” to help simplify compliance with several lending regulations.

**NOTE:** The majority of the HMDA topic will be presented at the **end of the** session since not all banks are required to report HMDA data.

#### Who Will Benefit

All lenders and loan support personnel, auditors, compliance officers. This seminar is designed to explain the basic requirements for lending compliance and new BSA requirements in terms that someone new to lending compliance can understand. It will also be an effective review for experienced lending personnel.

#### 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.)*

### Registrant 1

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

### Registrant 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 \$ \_\_\_\_\_

I am unable to attend. Please send me \_\_\_\_\_ copies of the manual for :

\$175 (member fee)

\$375 (non-member fee)  
 (includes shipping and handling)

**\*Manuals will be shipped after the seminar.**

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: Manuals not eligible for SBET funding.**

**Registration Fee**  
 \$250, LBA members  
 \$450, Non-members

### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282

### Agenda

8:45 a.m.      Registration  
 9:00 a.m.      Program Begins  
 12:00 p.m.      Lunch  
 4:00 p.m.      Program Adjourns

### Registration Fee

\$250, per LBA member  
 \$450, per non-member

**Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 7061 Commerce Circle, Baton Rouge, LA 70809  
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of **\$127.**"

### Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808  
 For reservations, call **(225) 925-3353** and ask for the "Louisiana Bankers Association special room rate of **\$89** by mentioning the rate code **IX3UX.**"  
 Make reservations online by clicking [here](#)