Regulation E Review and Update

April 5, 2019 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Will your bank experience more debit card fraud investigations in 2018? *Will these claims be handled correctly?* Employee confusion about Reg E and the error resolution process can be very costly. Does your bank have effective policies and procedures in place to ensure that all reports of errors related to electronic fund transfers are properly handled within the timeframes required by Regulation E? **Are you confident going into an audit or exam that your error resolution program will stand up to the complex regulatory requirements?**

There are also strict "opt-in" requirements for ODP coverage and rules for gift cards. **Is your bank in <u>full</u> compliance? Do you know if the recommended "best practices" for ODP are being followed? Could your ODP program be subject to fines under UDAAP (Unfair, Deceptive and ABUSIVE Acts and Practices) scrutiny of regulators?** This seminar will help you understand the Regulation E requirements, including:

- The basic disclosure requirements of Reg E and the definitions that guide the regulation.
- How to determine if a customer is liable for an unauthorized transaction and how to conduct investigations into alleged errors.
- What the initial EFT (electronic fund transfer) disclosures must include and requirements to change the terms of your agreement.
- Case studies of investigation claims will help you understand the four investigation time periods; providing provisional credit; the notice process for investigating claims and sample letters; suggestions to calculate liability for unauthorized transactions; and tips for separating valid claims from those that don't require error resolution.
- Learn if your bank is paying claims that could be denied within the guidelines of Reg E while also making sure that legitimate error resolution is being handled properly. Learn how to use investigation results effectively.

This session will include the most recent information available **and you will also gain a more in-depth understanding of:**
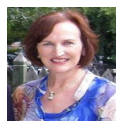
- Current examination problems and how to avoid them in your bank.
- Tools for error resolution and tips for proper documentation of Reg E claims; learn when provisional credit is required; sample letters for all types of claims are included in the materials.
- Review of the current regulatory guidance for ODP programs, including the recommended "best practices" and recent enforcement actions for Reg E and UDAAP violations.
- *<u>BONUS</u>* – **Bring your bank's Reg E disclosures and we'll review them for compliance <u>in the seminar</u>**!

<u>Who Will Benefit</u>

New Accounts Representatives, Compliance Officers, Auditors, Customer Service and Call Center Representatives, Deposit Operations, and other support areas in Operations, Branch Managers and customer contact employees. (This seminar is designed for participants who have *at least a basic understanding of Reg E*; MasterCard and Visa chargeback rules **will not be included** in this session)

*NOTE: The CFPB announced on January 26, 2018 that the changes to Regulation E and Z for the Prepaid card rule has been delayed to an effective date of April 1, 2019. **The prepaid card rule will not be included in this session.**

<u>Workshop Instructor</u>

Susan Costonis is a compliance consultant and trainer and began a career in banking in 1987. 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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LBA PROFESSIONAL DEVELOPMENT WORKSHOPS

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 $_____

Registration Fee
$250, per LBA member
$450, per non-member

☐ 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.

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

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