



Compliance Musts During a Pandemic (Webinar)

November 6, 2020 ☐ 10:00am - 12:00pm

Join us for this informative webinar where we review compliance 'musts' you must remember even during a pandemic. We'll review the following compliance items that can be easily overlooked when systems are overwhelmed.

- **Overdraft Programs remain a huge concern. We are getting pressure from the regulators and from class action plaintiffs. You have to do a quick checkup on your overdraft practices of all types to be sure you are properly addressing the sizzling hot buttons:**
 - ◆ Available balance versus ledger balance for fees and items clearing
 - ◆ Presentation of opt-in to Reg E overdraft programs for ATM and everyday POS transactions to customers
 - ◆ Management of your Reg E overdraft program
- **Reg E error resolution programs**
 - ◆ Is it unauthorized or not?
 - ◆ Calculating the correct time periods prompt resolution
 - ◆ Calculating customer liability versus bank liability for errors
- **FCRA permissible purpose for credit report inquiries**
 - ◆ At account application
 - ◆ At account review
 - ◆ At default or delinquency
 - ◆ During life of open-end credit vs. closed-end credit
 - ◆ Employment related functions

Who Should Attend:

Compliance, Lending, Retail, COO, Treasury Management and Audit

Webinar Speaker:



Patti Joyner founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever-increasing need for cost-effective regulatory risk management. The company provides in-house training, compliance policy and procedure development and litigation support. Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets! She has a thorough understanding of the current regulatory environment and is able to integrate and streamline competing priorities without compromising compliance, results, or your sanity. Patti loves people and banking - put the two together and its inspiring! Ms. Joyner is a frequent presenter for the American Bankers Association where she served as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. Additionally, Patti has delivered many ABA briefing/webcast series on a wide variety of compliance subjects. She works extensively with state and regional banking associations, and enjoys being a frequent speaker for various regulatory and law enforcement agencies. It was Patti's privilege to be named ABA's annual Distinguished Service Award winner for 2018 in

recognition of her contribution to the banking industry across our country. Patti is a regularly published compliance resource for many other regional and national publications. Her high energy style and slightly wicked sense of humor combine to provide entertaining, effective, successful and compliant solutions that will leave a smile in your heart along with answers to your questions. Ms. Joyner has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. Patti earned her Certified Public Accountant (CPA) certification in 1984. She has over 38 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).

Webinar Registration:

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***Please Note: Recordings are not eligible for SBET funding**

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