



# Lending Compliance: Lending Land Mines

**August 25, 2020 ■ 9:00am-4:00pm**  
**FISC Training Center ■ West Monroe, LA**

Join us for a Lending Compliance session designed to keep you clear of the lending land mines that seem to pop up everywhere! We've got tons of opportunities to strengthen our core lending compliance program and ensure that we aren't compromising our bottom line by creating problems that will cost us bundles later!

Patti will discuss TRID and the timing lessons we've learned since we implemented the new rules. We'll share tricks and tips to ensure files are accurately reflecting what we knew and when we knew it, proving our good faith efforts to provide reliable estimates of the cost of credit. There are new changes in circumstances that we have all encountered in this crazy year called 2020. A discussion about TRID would not be complete without a look at common violations encountered by the industry.

Flood insurance continues to be a challenge, especially with hurricane season in full swing! We've seen the NFIP respond to the Pandemic by lengthening the grace period following policy expiration and private flood insurance policies are in full swing. Let's talk about sufficient insurance, condo and co-op policies, content insurance and all of the nuances of an effective flood insurance compliance program and make sure you are definitely not underwater!

Despite the fact that ECOA's customer notice process has really not changed in many years, the industry continues to experience lots of challenges! Timing is everything in compliance and it is definitely among the priorities when it comes to communicating credit decisions and eligibility decisions! Then we must layer FCRA's credit score and adverse action notice requirements on top of ECOA; it can get frustrating and confusing! We'll put all of that into perspective and make sure your customers benefit from the educational aspects intended with all of these communications.

## Topics include:

### TRID

- Timing and Accuracy
- Getting Rescission Right
- Construction Loans
- Trouble Spots

### Flood Insurance

- Sufficient Amount of Insurance
- Force Placement Challenges
- Private Insurance Policies

### ECOA – Reg B and FCRA-Reg V

- FCRA Permissible Purpose
- Government Monitoring Info for Non-HMDA Banks
  - ◊ Comparison to HMDA Demographic Info
- Complete Applications
- Appraisal Notices
- ECOA and FCRA Credit Decision Notices

## Who Should Attend:

Lenders, Loan Review, Loan Operations, Compliance

## Workshop Instructor



**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 it's 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).



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August 25, 2020 ■ FISC Training Room ■ West Monroe, LA

## Registration Form

### Registrant 1

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

### Registrant 2

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

## Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa       MasterCard       American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing Address: \_\_\_\_\_ Amount to be charged on card \$ \_\_\_\_\_

Signature \_\_\_\_\_ Name on Card (Please Print) \_\_\_\_\_

<b>Registration Fee</b>
\$265, per LBA member
\$465, per non-member

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:

\_\_\_\_\_

### Location

FISC Training Room  
500 Pavillion  
West Monroe, LA 71292

### 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 \$175 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.

### Agenda

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

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\$265, per LBA member  
\$465, per non-member

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