



# E-Sign for Lending & Critical E-Sign Implementation Issues (Webinar)

December 6, 2016 ☐ 3:30pm - 5:00pm

The world of electronic banking continues to evolve and bankers want to keep pace with technology and customer preferences. Recent surveys indicate that 51% of adults in the U.S. bank online and 32% bank with mobile phones. What steps must be followed to be in compliance with E-Sign?

## What You Will Learn:

- What are the rules? Learn about Federal regulations for E-Sign.
- Which lending regulations are related to E-Sign and have specific provisions for compliance?
- Can you provide appraisal copies electronically?
- How do you comply with the “delivery” requirements of Integrated Disclosures for Loan Estimates and Closing Disclosures?
- What are “digital signatures”?
- What are the retention requirements for loan documents?
- Can mortgage statements be provided electronically?
- Can Privacy Notices be provided electronically?
- Common questions, resources, exam procedures.
- Learn the Six-Step Process for Consumer Consent .
- Basic Steps for E-Sign Implementation.

## Who Will Benefit

This informative session will be helpful to ensure compliance with e-banking and is targeted for Compliance officers, Lending staff and Loan operations, Operations Managers, and others responsible for managing online banking, E-SIGN compliance, e-statements, and e-disclosures.

## Webinar Speaker



**Susan Costonis** is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Most of her 38-year career was spent as a banker in several areas including lending, marketing, electronic banking, compliance, community reinvestment, and senior management. Susan has written numerous training manuals and successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager, completed the ABA Graduate Compliance School, and the Graduate Banking School of the University of Colorado.



# E-Sign for Lending & Critical E-Sign Implementation Issues (Webinar)

**December 6, 2016 ☐ 3:30pm - 5:00pm**

## Registration Form

**Please make copies of this form if more connections are needed.**

### Connection 1

### Connection 2

Mr./Mrs./Ms. _____	Mr./Mrs./Ms. _____
Bank _____	Bank _____
Email Address _____	Email Address _____
Branch Street Address _____	Branch Street Address _____
City, State, Zip _____	City, State, Zip _____
Phone _____	Phone _____
Fax _____	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 cannot participate in the live program.  
 Please send me the recording.  
 \$165 (LBA members)  
 \$265 (non-members)  
 \*Recording and materials will be emailed  
 after the program

**Registration Fee**  
 \$165, per LBA members  
 \$265, per non-members

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: Recordings are not eligible for SBET funding.**

### Registration Fee

\$165 per connection, LBA members  
 \$265 per connection, nonmembers

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

### Agenda

3:30 p.m. Webinar Begins  
 5:00 p.m. Webinar Adjourns

Louisiana Bankers Association  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282  
 Fax 225-343-3159

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