



# Mandatory Compliance: Compliance Rules Lenders Must Know (Webinar)

September 9, 2013 ☐ 3:30pm-5:00 pm

The pace of changes in lending regulations has never been greater. Do you know which regulations “require” annual training? What regulations have been changed by the Consumer Financial Protection Bureau because of the Dodd-Frank Financial Reform Act? Which regulations cause the most frequent problems in passing Compliance exams? What should lenders understand about money laundering and suspicious activity in the loan process? Compliance training for lenders is no longer “optional”, it can save money. Flood Insurance violations have increased to \$2,000 per incident with NO annual limit. HMDA data accuracy issues continue to cause civil money penalties and Fair Lending remains an exam focus with all the regulators. This session covers most of the regulations that lenders must follow and outlines many of the specific disclosure and timing requirements. We'll discuss everything from Regulation B to Z and provide checklists and guidance to help your lending staff work “smarter” and not harder.

## WHAT YOU WILL LEARN:

- BSA annual training requirements for CIP in the lending area and due diligence for detecting potential money laundering activity plus Suspicious Activity Report (SAR) basics
- Fair Lending “best practices” to mitigate the risk factors in underwriting, pricing, and steering
- Reg B requirements for the life of the loan; how to take and process an application
- Overview of HMDA data collection, common problems and best practices
- Overview of Flood requirements including triggering events and coverage calculations
- The most common errors in consumer real estate secured loans and how to prevent them
- Red Flags for Identity Theft and the annual training requirement for the FCRA (Fair Credit Reporting Act)

## TAKE-AWAY TOOLKIT:

- Matrix of 37 types of real estate secured loans (consumer & commercial) showing the required disclosures, timing, and helpful guidance
- Matrix of suggested training topics by *job function* for consumer, mortgage, commercial lenders and for loan operations staff
- Checklists for preventing common lending compliance mistakes in Regulation B (Adverse Action Guide), HMDA, and a rescission guidance chart
- RESPA “cheat sheet” for applicability and common mistakes

## Who Will Benefit

This informative session is designed for auditors, loan officers, loan assistants, and loan administration staff. This seminar is designed for both those new to lending regulations or more experienced personnel looking for a review of existing requirements.

## Webinar Speaker



**Susan Costonis** is a compliance consultant and trainer. She frequently provides consulting services to financial institutions regarding fair lending and other compliance management issues. Her 34 year career in banking and training began with 20 years at First National Bank an affiliate of Wells Fargo Bank, in Fort Collins, CO. Susan has been a bank compliance consultant or compliance officer in Louisiana since 1998. During her career, Susan has successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager and completed the ABA Graduate

Compliance School and the Graduate Banking School of the University of Colorado. Susan regularly presents seminars to financial associations.



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## Registration Form

Please provide a contact name and email address for each telephone connection. Make copies if more connections are needed.

Name	Email Address
Connection 1. _____	_____
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<b>Bank</b> _____	
Address _____	
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### Payment Options

Check ( Made payable to Louisiana Bankers Association)

Visa    MasterCard    American Express

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card (please print) \_\_\_\_\_ Signature \_\_\_\_\_

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

- I cannot participate in the live program. Please send me the recording.    This training will be covered under SBET (Small Business Employee Training Program). Please send me necessary documentation for reimbursement.
- \$165 (LBA members),    \$265 (non-members)
- \*Recording and materials will be emailed after the program

### 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.**