



Compliance & Fair Lending Boot Camp

December 7, 2017 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Please note: This class was originally scheduled for November 14 but was rescheduled due to a scheduling conflict with the instructor.

Will your bank pass the next Compliance & Fair Lending Exam? A compliance examination is the “report card” that banking regulators use to “pass or fail” a bank’s Compliance and Fair Lending program. This full day seminar provides practical guidance **to develop and maintain a risk-based compliance management program** and tools to successfully prepare for and manage a compliance exam. Whether your bank is a small community bank or a large regional institution, this seminar will review the components of an effective compliance management system. Participants will then be guided through the **entire exam process** beginning with elements of the initial request letter, moving to suggestions for managing the exam process. While emphasis is given to the FDIC compliance exam process, the fundamental principles for successful compliance management are essentially the same for all financial institutions.

This “Boot Camp” will provide the training you need; you’ll learn:

- What are the *latest* compliance exam procedures and “hot spots”? Have you completed a UDAAP (unfair deceptive and abusive acts) risk assessment? Is it required?
- How well have you prepared for the extensive HMDA changes that begin in 2018? This session will include a review of the requirements and “Countdown Calendar” tool.
- What does the Board need to know and what is appropriate Board oversight?
- The CFPB announced a regulatory agenda for oversight of **redlining**, mortgage servicing, and small business lending. What are the latest enforcement actions and concerns from YOUR PRIMARY REGULATORY?
- What are the most recent compliance & fair lending “hot topics”?
- How do you get a satisfactory CRA rating?
- BONUS – Participants will receive a links to the class materials that include several **manuals, risk assessment templates, policy templates, checklists, and power point files** for *training* that can be modified for your bank’s compliance AND Fair Lending program. *Don’t work harder....work smarter!*

NEW BONUS – Highlights of the November 16, 2017 Interagency Fair Lending “HOT TOPICS” will be included. Speakers from seven regulatory issues will discuss:

- HMDA Changes and Fair Lending
- Compliance Management for Consumer Loans
- Denial Investigations and Cases
- Special Purpose Credit Programs

Who Will Benefit

The program is designed for both **new and experienced** Compliance Officers, Auditors, Risk Managers, and Senior Management.

Workshop Instructor



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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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 \$ _____

- I am unable to attend. Please send me _____ copies of the manual for :
 \$475, member fee (includes electronic link)
 \$675, non-member fee (includes electronic link) (includes shipping and handling)

***Manuals will be shipped after the seminar.**

Registration Fee
 \$475, per LBA member (includes electronic link)
 \$675, per non-member (includes electronic link)

- 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

\$475, per LBA member (includes electronic link)
 \$450, per non-member (includes electronic link)

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.

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 **\$122.**"

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.**"