



Lending Compliance

May 20, 2021 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Register early: Limited registrations due to social distance restrictions.

We all navigated a long and strange year in 2020, yet our lending compliance responsibilities have only increased. Compliance experts have predicted **FOUR COMPLIANCE PRIORITIES** for 2021. Attend this session and leave with a game plan for your bank. How can you successfully navigate a “virtual” compliance exam? What’s the latest guidance from the regulators?

TOP FOUR COMPLIANCE PRIORITIES for 2021:

1. **Fair Lending** – changes in the regulatory agencies and a new administration in Washington
2. **UDAAP** – advertising, fees, new products
3. **CARES Act Review & other COVID risks** – PPP loan oversight, BSA concerns, and increased cybersecurity risks
4. **Fair Credit Act Reporting** compliance – the CFPB is expected to take a more aggressive approach, and, closer supervision of collection activities will be critical

This seminar will explain the lending process from application through closing for both consumer and commercial loans. This seminar is designed to explain the major lending regulations in terms that are **easy to understand**. We’ll review many of the key model disclosures from Regulation Z and Regulation B; Flood Notices; RESPA issues and counseling notices, HMDA data collection tips, and *practical suggestions for compliance*.

- Are you now processing more loan applications electronically? Are you complying with the **E-SIGN requirements**?
- Loan application basics for consumer and commercial loans, including requirements for applications secured by real estate.
- What are the current “red flags” in Fair Lending? This section includes a review of recent enforcement actions, consequences of violations, and tips to avoid fair lending pitfalls.
- **BONUS - Tools to help manage the current rules and important changes.**
- Participants will receive links to helpful tools that **include the power point file from class** (that you can use for training & review).

Who Will Benefit

This seminar is designed to explain the basic requirements for lending compliance in terms that someone new to lending compliance can understand. It will also be an effective review for experienced lending personnel and employees who are responsible for an effective compliance management system. All lenders and loan support personnel, auditors, compliance officers.

Workshop Instructor



Susan Costonis is a compliance consultant and trainer. 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

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

Registration Fee
 \$265, LBA members
 \$465, Non-members

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 :
 \$190 (member fee)
 \$390 (non-member fee)
 (includes shipping and handling)

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

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

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

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 **\$127.**"