



# Lending Compliance (Webinar Series)

May 18, 2022 (Part 1) - May 24, 2022 (Part 2) - May 26, 2022 (Part 3)

Registration includes all 3 parts.

**What are the latest “hot buttons” in lending compliance?** Learn what’s new, what’s proposed, and what changes need to be made to loan policy, underwriting practices, loan disclosures, loan documentation, and fair lending documentation. This series will explain the lending process from application through closing for both consumer and commercial loans. This series is designed to explain the major lending regulations in terms that are **easy to understand**.

**Practical suggestions are included to help manage lending compliance issues.** Additional resources include links to the key model disclosures from Regulation Z and Regulation B; Flood Notices; RESPA issues and counseling notices, HMDA data collection tips, and suggestions for following the CFPB changes. A matrix is provided for 30 types of Real Estate secured loans and a list of requirements for Regulation B, RESPA, Regulation Z (including the Ability to Repay, Right of Rescission, HPMLs), HMDA, and Flood.

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Please indicate how you’d like to participate in each part by checking either live webinar (WEB) or recording (REC).

**May 18, 2022 - Lending Compliance Part I - 10:00am-11:30am**     WEB     REC

Part 1 will provide an overview of the lending compliance priorities and changes in 2022. This general session is a great introduction for those new to the lending process, as well as an important review for the experienced lenders, audit & compliance professionals.

The focus for 2022 is predicted to include:

- Fair Lending
- Technology and **consumer protection**
- Consumer product digital marketing & potential UDAAP violations
- Community Reinvestment Act focus
- Fair Credit Reporting Act violations

**What you will learn:**

- What violations do examiners cite most frequently in lending compliance exams?
- 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.
- Regulatory expectations for consumer protection
- Advertising basics for lending and potential UDAAP issues
- CRA performance evaluation components
- The top 10 issues for FCRA (Fair Credit Reporting Act)

**May 24, 2022 - Lending Compliance Part II – 10:00am– 11:30am**     WEB     REC

Part 2 will provide an overview of the consumer lending compliance requirements. This session is a great introduction for those new to the consumer lending process, as well as an important review for the experienced lenders, audit & compliance professionals.

The topics for consumer lending include:

- Application Basics of Regulation B
- Reg Z requirements
- HMDA requirements
- Flood Disaster Protection Act
- E-SIGN steps
- FCRA issues
- Mortgage loan disclosures

**What you will learn:**

- What violations do examiners cite most frequently in consumer lending compliance exams?
- Loan application basics for consumer loans, including requirements for applications secured by real estate.
- Overview of the required basic disclosures by each lending regulation, with special emphasis in the following:
  - ◇ Regulation B requirements
  - ◇ Military Lending Act requirements and SCRA (Service Members Civil Relief Act).
  - ◇ Overview of Regulation Z requirements, selected RESPA requirements
  - ◇ HMDA recap of coverage, required and exempt data fields, common violations, and tools for data integrity.
  - ◇ Review of Flood Insurance issues including private flood insurance and required disclosures and coverage calculations; learn how to avoid flood violations that have civil money penalties.
  - ◇ Special concerns about credit report accuracy, permissible purpose, and handling disputed reporting under the Fair Credit Reporting Act.

**May 26, 2022 - Lending Compliance Part III: - 10:00am-11:30am**     WEB     REC

Part 3 will provide an overview of the commercial lending compliance requirements. This session is a great introduction for those new to the commercial lending process, as well as an important review for the experienced lenders, audit & compliance professionals. The topics for commercial lending include:

- Preview of probable data collection requirements for minority & women-owned small businesses
- Compliance for commercial loans including Regulation B, HMDA, Flood, and CRA reporting
- BSA requirements for “legal entity” loan applications
- Reg O requirements

**What you will learn:**

- Preview of Section 1071 regulations to collect data on applications for credit for women-owned and minority-owned small businesses.



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Registration includes all 3 parts.

- Reg O overview and requirements for extensions of credit to directors, principal shareholders, and executive officers
- CRA reporting for small business and farm loans
- Loan application basics for commercial loans, including requirements for applications secured by real estate.
  - ◊ Reg O requirements
  - ◊ HMDA recap of coverage, required and exempt data fields, common violations, and tools for data integrity.
  - ◊ Overview of Beneficial Ownership requirements and impacts to lending for loans made to a “legal entity” (corporations, LLCs, partnerships, etc.)

Participants will receive links to helpful tools that **include the PowerPoint file from each webinar in the series.** The slides can be edited and used for bank-wide training.

### Who Should Attend?

This webinar series 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. The series benefits lenders, loan support personnel, auditors, and compliance officers.

### Speaker



**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.

### Registration Form

Mr./Mrs./Ms. \_\_\_\_\_

Bank \_\_\_\_\_

Email Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Office Phone \_\_\_\_\_ Cell \_\_\_\_\_

### Payment Option

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 \$ \_\_\_\_\_

**Registration Fee (includes all 3 parts)**

\$495 per connection or recording/LBA members

\$595 per connection or recording/nonmembers

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 not eligible for SBET funding.**

### Registration Fee (per webinar and/or recording)

\$495 per connection or recording/LBA members

\$595 per connection or recording/nonmembers

**\*Recording and materials will be sent after the live webinar.**

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

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

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