

PROFESSIONAL BANK SERVICES IN CONJUNCTION WITH LOUISIANA BANKERS ASSOCIATION IS PLEASED TO OFFER

2017 Community Reinvestment Act Compliance for Community Banks: *Assessing CRA Performance in the Current Regulatory Environment*

What You Will Learn

This program is designed for compliance professionals and supervisors, as well as those new to CRA. The underlying purpose and background of CRA helps to put compliance and regulatory issues in perspective for those responsible for CRA programs. Also covered are technical rules for small, intermediate and large banks, and factors taken into account by examiners in assessing CRA performance. The potential repercussions related to consequences of a "needs-to-improve" or "substantial noncompliance" rating are addressed in practical terms.

The program covers CRA challenges faced by small, intermediate small, and large banks. Examination preparation is emphasized, along with best practices for risk management. Community development, the lending, investment and services tests and peer comparisons are covered, as well as the necessity of taking a proactive approach to performance context, community outreach gap analysis and needs assessments.

Who Should Attend

This program is suitable for CRA, community development and compliance officers, community development and multi-family housing lenders, loan administration personnel, and auditors. Program content is presented in realistic, practical terms. The interrelationship with lending discrimination and HMDA reporting is also addressed.

Program Level

Basic to Intermediate

What Attendee's Are Saying

"Everything was pretty valuable, it reminded me how organized you need to be in order to be able to present to the examiners."

**Online Survey Respondant
July 13, 2016, San Antonio, TX**

The Manual

Attendees receive a detailed written manual for use during the seminar and for future reference.

Seminar Agenda

All times are local at seminar site.

| | |
|-----------------------------|----------------------|
| Registration | 8:30 am |
| Program | 9:00 am - 3:00 pm |
| Lunch (included) | 12:00 noon - 1:00 pm |
| Instructional Method | Group-Live |



Seminar Speakers

Mary Neil Price is a Senior Consultant and Vice President at PBS. Ms. Price received her B.A. degree from Newcomb College in 1982 and her J. D. from Tulane University Law School in 1985. She has practiced banking and transactional law for thirty years. Her experience includes representation of community, mid-sized, regional and money-center banks. In private practice her career has encompassed mergers and acquisitions of privately-held and publicly-traded companies, equity capital and debt transactions, credit and finance and regulatory compliance. As in-house, general counsel and corporate secretary of a regional multi-bank holding company, she oversaw legal, compliance and CRA operations, including corporate governance, benefits and executive compensation, and expansion into non-deposit products and services. As an adjunct professor at Belmont University School of Law, Ms. Price has taught Payments Systems (UCC Articles 3 and 4). She also serves as a director and chairman of the loan committee of Pathway Lending, a community development financial institution.



Additional Information

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

Field Of Study Specialized Knowledge and Applications.

Prerequisites/Advanced Preparation Basic Knowledge of CRA, HMDA, and Fair Lending Regulations

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

Please Note We reserve the right to change speakers or reschedule/cancel sessions when necessary.

Credit Hours Eligible for 5.5 CPE or 5.75 CRCM credits per seminar through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

Cancellation Policy If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

PBS Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.

Questions? Call 800-523-4778. For program questions, more information or refunds, select option 1, (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, select ext. 222.

Dates & Locations

January 26, 2017

Baton Rouge Marriott
5500 Hilton Ave
Baton Rouge, LA 70808
225-924-5000

February 9, 2017

Hilton Garden Inn
Covington/Mandeville
350 Holiday Square Blvd
Covington, LA 70433
985-327-7118

June 29, 2017

Doubletree Lafayette
1521 W Pinhook Rd
Lafayette, LA 70503
337-235-6111

Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

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2017 Community Reinvestment Act Compliance for Community Banks - LOUISIANA BANKERS ASSOCIATION

I/WE WILL ATTEND THE SELECTED SEMINAR January 26, 2017 February 9, 2017 June 29, 2017
Baton Rouge, LA Covington, LA Lafayette, LA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

FINANCIAL INSTITUTION

ATTENDEE #1

\$310

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY STATE ZIP CODE

ATTENDEE #2

\$310

TELEPHONE #

EMAIL ADDRESS

MOBILE #

ROUTING/MICR #

ATTENDEE #3

\$310

Presented in 2017 by Professional Bank Services, Inc.

EMAIL ADDRESS

MOBILE #

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

TOTAL REGISTRATION FEE ENCLOSED: \$

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER AMERICAN EXPRESS **PLEASE PRINT CLEARLY**

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP