

INTRODUCTION TO LENDING COMPLIANCE SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

A full-day seminar providing a thorough overview of the major lending compliance regulations, including new developments.



“Compliance” is fundamental job knowledge for all financial institution personnel. The burden of comprehending the increasing list of federal regulations

cannot be effectively placed on just one person or group of people.

Get the best information...first hand. Seminar instructors are highly experienced members of Professional Bank Services consulting staff. The seminar includes a separate, dedicated review of each “compliance” regulation affecting the lending process. Attendees learn when a regulation is applicable, the financial institution’s general responsibilities and how to utilize additional sources to deal with more complex situations or questions. Attendees also gain insight on

how various regulations relate to each other and develop a clearer understanding of the regulatory framework.

THE MANUAL

The manual includes a “plain language” explanation of each regulation covered. Like all our seminar manuals, it is designed to serve as a continuing reference.

TOPICS

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD’s Regulation X
- HMDA/Regulation C
- Fair Credit Reporting Act/FACT Act – Regulation V – including the new risk-based pricing notice
- Flood Disaster Protection Act
- Bank Sales of Insurance
- Limitations on Terms of Consumer Credit Extended to Service Members and Dependents
- Equal Credit Opportunity Act/Regulation B

OTHER FOCAL POINTS INCLUDE

- Prohibitions on discriminatory lending activity
- Spousal signature rules
- What questions are permitted during the application process
- Permissible uses of consumer reports
- Coverage and disclosure requirements for flood insurance
- Coverage, exemptions, and mortgage disclosure requirements of Truth-In-Lending
- Right of Rescission
- Section 32 (HOEPA transactions) and 35 mortgages (Higher Priced Mortgage Loans)
- RESPA coverage exemptions and disclosures, including the Good Faith Estimate and HUD1/1A
- Collection and reporting of HMDA data
- Written and oral disclosures related to the sale of optional insurance
- Coverage and disclosure rules for certain loans to service members and their dependents

AGENDA

- 8:30** **Registration**
- 9:00** **Program**
- 12:00** **Lunch**
- 4:00** **Adjourn**

Instructional Method **Group-Live**

All times are local at seminar site.

WHO SHOULD ATTEND

This seminar is an overview of compliance responsibilities imposed by the major regulations in the lending area, particularly consumer compliance. It is designed to meet the needs of lending officers and loan administration personnel. It is taught at the basic level and is appropriate for those needing an introduction to lending compliance or more experienced personnel wanting a refresher course. **Program Level: Basic**

CANCELLATION POLICY

If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason, we refund all fees paid and supply you with a complimentary copy of the manual.

REGISTRATION FEES

Receive special pricing of \$290 per attendee.

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 12COK45, or give us the promotion code by phone (800-523-4778).

Payment must accompany registration.

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

DATES & LOCATIONS

January 10, 2012

Holiday Inn Tulsa City Center
17 W. Seventh Street
Tulsa, OK 74119
918-585-5898

January 24, 2012

Embassy Suites Hotel
1815 S. Meridian Avenue
Oklahoma City, OK 73108
405-682-6000

The Speakers **Deborah Henderson** is a Senior Consultant at PBS. Prior to joining the firm in 1996, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending and operations areas. She provides consulting services in compliance, with particular emphasis on deposits, lending, IRS reporting, information security and operations issues. She has been a member of the faculty of the FDIC's Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course. She has also served on the faculty of the Iowa, North Carolina and Pennsylvania bankers associations' compliance schools.

J. Patrick Liddy is a Senior Consultant at PBS. Prior to joining the firm he practiced law for ten years in Ohio and Arizona where he is currently licensed. Mr. Liddy then began his banking career as General Counsel and Compliance Officer for a \$43 million community bank. The bank was purchased by a major bank holding company where he served as Director of Compliance through a tenfold expansion of assets. The holding company included financial institutions in several states primarily

regulated by the Federal Reserve, the OCC and the OTS. Mr. Liddy has performed in-house training on a variety of compliance and legal topics. He has also served as Senior Risk Officer and Risk Division Counsel. Mr. Liddy was appointed to and served a three-year term as a member of the Federal Reserve Board Consumer Advisory Council in Washington, D.C. He is a graduate of the ABA National Graduate School of Compliance Management. Mr. Liddy holds a Bachelor of Arts degree from the University of Notre Dame and a Juris Doctor degree from The Ohio State University College of Law.

Kathleen Mayes is a Senior Consultant at PBS. Prior to joining the firm in 2000, Ms. Mayes served as a compliance examiner for the Federal Deposit Insurance Corporation in the San Francisco Region. Ms. Mayes has nearly fifteen years experi-

ence with the FDIC and Federal Home Loan Bank/Office of Thrift Supervision. In addition to her compliance experience, Ms. Mayes served as a senior supervisory analyst with the FHLB/OTS, supervising multi-billion dollar savings and loan associations and holding companies and recommending action regarding institutions exhibiting adverse financial operating trends, violations of law and regulations, and other problems. Ms. Mayes is a Certified Regulatory Compliance Manager.

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.



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ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335

CE CREDITS:

Eligible for 6.75 CRCM and 6.5 CPE credits.

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INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290	
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290	
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290	
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290	
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$290
I / WE WILL ATTEND THE SEMINAR IN _____ ON _____		TOTAL REGISTRATION FEES: \$ _____		
CITY		PROGRAM DATE		
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.				

PAYMENT INFORMATION

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

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EXP DATE

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE