

2012 COMPLIANCE WITH FEDERAL LENDING REGULATIONS SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

This two-day lending compliance program focuses on those areas that are particularly high-risk and the subject of more intense examiner attention.



- **Compliance:** Are your policies and procedures effective enough to ensure compliance and prevent violations? Are your advertising and product offerings evaluated to ensure compliance

to avoid any unfair, deceptive or abusive acts or practices?

- **Changes:** Have you determined how the provisions of the Dodd-Frank Act will affect your existing and future lending processes?
- **Complexity:** Are you overwhelmed by the complexity of recent developments in real-estate related-regulations?
- **Consequences:** Are you concerned about the increasing number of penalties assessed for noncompliance?
- **Confidence:** Consumer protection laws are becoming more complex and the consequences of noncompliance more severe. Professional Bank Services will help you confidently navigate the maze of federal lending regulations during our annual two-day lending compliance program. The program focuses on those regulatory issues that are particularly high risk and subject to intense examiner scrutiny. Our experienced speakers will address regulatory "hot topics," common problems, and pending legislation that could significantly affect your institution. Additionally, the accompanying manual is an essential resource for a comprehensive, yet practical, analysis of compliance topics applicable to all financial institutions.

The following topics and regulatory focal points are addressed during this program:

Equal Credit Opportunity Act – Regulation B

- Identification of "prohibited basis"
- Collection and Use of Monitoring Information
- Spousal signatures and business guarantees
- Documenting intent to file joint applications

Fair Housing Act

- Discriminatory lending practices

Real Estate Settlement Procedures Act

- Coverage and Exemptions
- Content and accuracy of Good Faith Estimates and settlement statements
- Disclosure of lender and third-party paid fees
- Tolerance issues
- Proper administration of escrow accounts
- Prohibition of referral fees

Truth-in-Lending Act – Regulation Z – Closed-end Credit

- Timing of Disclosures
- Waiting periods and fee restrictions
- Interest rate and payment summary disclosures
- Adjustable rate mortgage disclosures
- Limitations on mortgage loan originator compensation
- Valuation independence
- Identifying and disclosing HOEPA (Section 32) and HPMLs (Section 35) mortgages
- Rescission pitfalls

Note: The CFPB is expected to issue substantive changes to Regulation Z in the near future. When final rules are published, the speaker will provide an overview of those changes during this program.

Flood Disaster Protection Act

- When flood determinations are required
- Use of previous determinations
- Resolving flood zone discrepancies
- Accuracy, content, and timing of required notices
- Required coverage amounts, including replacement cost issues

Fair Credit Reporting Act (FCRA)

- Permissible purposes and use of reports
- Risk-Based Pricing Notices
- Direct dispute obligations of furnishers of information
- Accuracy and integrity guidelines for furnishers
- FCRA adverse action notice to co-applicants

Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

- What are the standards for determining what is unfair, deceptive or abusive
- Assessing whether an act or practice is unfair, deceptive or abusive

THE MANUAL

Attendees receive a manual with a detailed outline on each discussion topic. Also included in the manual are outlines for the following topics which will not be discussed during the seminar due to time constraints:

- Home Ownership Counseling/Notification of Rights of Servicemembers
- Limitations on Terms of Consumer Credit Extended to Servicemembers
- Private Mortgage Insurance

WHO SHOULD ATTEND

This program is suitable for compliance officers, lenders, loan administration personnel, and auditors. Program content is presented at the basic to intermediate levels and focuses on federal law. Attendees should be generally familiar with lending terms and procedures. This is the annual review for those who realize the breadth of their task and know that, without help, they cannot read enough to keep up in this area. No advance preparation is required. **Program Level: Intermediate**

THE AGENDA

Registration.....8:30 am
 Program.....9:00 am - 4:00 pm
 Lunch.....12:00 noon
 Instructional MethodGroup-Live

All times are local at seminar site.

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.

QUESTIONS

For program questions, more information or refunds ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.

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.

(Continued on next page.)

REGISTRATION FEES

Receive special pricing of \$525 per attendee.

Normal registration fee is \$625 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 12COK100, 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 & LOCATION

November 14 & 15, 2012

Embassy Suites Hotel
 1815 S. Meridian Avenue
 Oklahoma City, OK 73108-1717
 405-682-6000

SEMINAR 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. 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.

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

Your Satisfaction Is Guaranteed. You'll be satisfied – we guarantee it! Come and participate in the seminar until the morning break. If you don't think the seminar lives up to its promises, just turn your materials in at the registration table. We'll refund your registration fee... no questions asked!



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ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$625

CE CREDITS:

Eligible for 13 CPE credits for this two-day seminar.

MAKE CHECK PAYABLE TO:

Professional Bank Services, Inc.

MAIL TO:

Education Division
Professional Bank Services, Inc.
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205

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2012 COMPLIANCE WITH FEDERAL LENDING REGULATIONS SEMINAR COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$525
MAILING ADDRESS/PO BOX	ATTENDEE #2	EMAIL ADDRESS	\$525
CITY	ATTENDEE #3	EMAIL ADDRESS	\$525
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$525
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$525
TELEPHONE FAX	ATTENDEE #6	EMAIL ADDRESS	\$525
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**

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP