

Presented by ProBank Austin in Conjunction with Community Bankers Association of Oklahoma

Fair Lending Risk and CRA Compliance

A ONE-DAY SEMINAR!

The Fair Lending portion of the program includes a template for conducting a self-assessment.

The CRA portion of the program covers community development qualification standards.

The Community Reinvestment Act (CRA) is intended to encourage institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically through CRA examinations by the federal supervisory agencies.

The federal fair lending laws—the Equal Credit Opportunity Act and the Fair Housing Act—prohibit discrimination in credit transactions, including transactions related to residential real estate.

The Equal Credit Opportunity Act (ECOA) prohibits discrimination in any aspect of a credit transaction. It applies to any extension of credit, including extensions of credit to small businesses, corporations, partnerships, and trusts. The Consumer Financial Protection Bureau's Regulation B, found at 12 CFR part 1002, implements the ECOA. Regulation B describes lending acts and practices that are specifically prohibited, permitted, or required.

The Fair Housing Act (FHA) prohibits discrimination in all aspects of residential real-estate related transactions, including, but not limited to: making loans to buy, build, repair, or improve a dwelling; purchasing real estate loans; selling, brokering, or appraising residential real estate; or selling or renting a dwelling.

The Community Reinvestment Act (CRA) and Fair Lending continue to be top compliance priorities for federal regulators. As this focus continues, large, medium and small institutions all may be at risk for rating downgrades, redlining allegations and targeted examinations. This seminar focuses on best practices in risk management and the practicalities of CRA and Fair Lending compliance.

HERE IS WHAT YOU WILL LEARN

This program covers not only the basics, but also the intricacies of the CRA and Fair Lending laws and regulations, including current issues and areas of regulatory focus. The program addresses logistical issues faced by large, small and intermediate small institutions.

Strategic management of lending operations through data collection and analysis is emphasized. Areas of vulnerability are covered, as are examination procedures and preparation. The benefits of peer comparisons, self-assessments and gap analysis are discussed in realistic, practical terms.

Seminar Speakers



Mary Neil Price

Senior Consultant and Vice President at ProBank Austin.

The Manual

Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

Who Should Attend

This program is beneficial for executive management, risk management, compliance officers, internal audit and lending personnel.

Program Level: Intermediate

Prerequisites/Advanced Preparation: Basic Knowledge of Lending Regulations.

► PLUS...

A COMPLETE AND COMPREHENSIVE
DESKTOP REFERENCE MANUAL
& **FREE TELEPHONE SUPPORT**
FOR ONE FULL YEAR!

Seminar Agenda



All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group – Live



ProBank
Austin



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY
ProBank Austin, Louisville, KY, is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.





Date and Locations

October 10, 2018
Embassy Suites Hotel
1815 S Meridian Ave
Oklahoma City, OK 73108
405-682-6000

October 11, 2018
Hilton Garden Inn Tulsa Airport
7728 E Virgin Ct
Tulsa, OK 74115
918-838-1444

How to Register

MAKE CHECK PAYABLE TO:
ProBank Austin

MAIL TO:
ProBank Austin
Education Division
Suite 305
6200 Dutchmans Lane
Louisville, KY 40205

RECEIVE YOUR SPECIAL PRICING:
1. Mail or Fax: using this form
2. Online: enter code **18COK25**
3. By Phone: reference code **18COK25**

CHARGE PAYMENTS ONLY:
FAX: 502-451-6755
PHONE: 800-523-4778,
Select Option 1 (or Ext. 205 or 235)
WEB: www.probank.com

**Standard Registration fee is \$375, use this form or
code **18COK25** and your fee is just \$350!**

Additional Seminar Information

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

Field Of Study Specialized Knowledge and Applications.

Questions? Call 800-523-4778. For program questions, more information or refunds, ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for extension 222.

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.

ProBank Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank 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 ProBank no later than the day of the program.

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 ProBank cancels a seminar for any reason, we will refund the entire registration fee.

Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ABA Professional Certifications. Visit their website at: www.aba.com/Training/Certifications/Pages/default.aspx

Community Bankers Association of Oklahoma Fair Lending Risk and CRA Compliance

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

ATTENDEE NAMES *(Photocopy This Form As Necessary)*

ATTENDEE #1 \$350

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$350

E-MAIL ADDRESS

CELL PHONE #

Payment must accompany registration

☐ PAYMENT BY CHECK ENCLOSED ☐ TOTAL REGISTRATION FEES: \$ _____

☐ CHARGE MY: ☐ MASTERCARD ☐ VISA ☐ DISCOVER ☐ AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2018 By ProBank Austin

Seminar Fee Includes:

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

Breakfast and parking are on your own.