

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

UDAP/UDAAP: What It Is and How to Spot It

A 2019 ONE-DAY SEMINAR!

A full-day seminar providing a comprehensive look at rules governing UDAAP.

Despite regulations identifying what is an unfair, deceptive, or abusive act or practice (UDAAP), UDAAP issues are highly subjective in nature. It is not just a consumer regulation; UDAAP applies to both consumer and commercial customers. It does not apply solely to advertisements; it applies to disclosures, scripts, policies, procedures, acts, and practices.

We will look at the definitions provided under Section 5 of the Federal Trade Commission Act as well as Sections 1031 and 1036 of the Dodd-Frank Act and what they mean to your institution. Throughout, we will identify key considerations to identifying UDAAP issues and concerns, particularly when you comply with other regulatory requirements, but may still have a UDAAP in advertisements and disclosures. We will also review the CFPB's Compliance Risk Assessment, which is UDAAP focused and how you can leverage that in your Compliance Risk Management Program. This seminar will highlight key UDAAP consent orders and takeaways you should be addressing in your compliance management program.

There will be a workshop where attendees will perform analysis on examples to identify UDAAP issues.

HERE IS WHAT YOU WILL LEARN

- UDAAP Regulations
 - Section 5 of the FTC Act
 - Dodd-Frank Act
 - CFPB Bulletin
- Unfair
 - Definition
 - Key Considerations to Identifying Issues
 - Consent Orders
- Deceptive
 - Definition
 - Key Considerations to Identifying Issues
 - Consent Orders
- Abusive
 - Definition
 - Key Considerations to Identifying Issues
 - Consent Orders
- When You Comply with a Regulation, but Still May Have a UDAAP
- Leveraging CFPB's Compliance Risk Assessment
 - UDAAP Focus
- Workshop

Seminar Speakers



LEAH M. HAMILTON

Vice President and Senior Consultant at ProBank Austin.

Who Should Attend

This seminar will be of value to compliance officers, sales and marketing, branch operations staff, loan officers, management, board of directors, and audit staff.

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

▶ PLUS...

A COMPLETE AND COMPREHENSIVE
DESKTOP REFERENCE MANUAL
& FREE TELEPHONE SUPPORT
FOR NINETY-DAYS!

ProBank Advisor

ProBank Trusted.
Advisor Compliance.
Advice.

ProBank Advisor is a new online compliance advisory service that provides the compliance advice you need when you need it. Connecting with an expert compliance professional is simple through ProBank Advisor's easy-to-navigate website, where you can request compliance advice or a review of advertisements, disclosures, or policies with an industry expert.



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.

How to Register

January 22, 2019
Embassy Suites Hotel
1815 S Meridian Ave
Oklahoma City, OK 73108
405-682-6000

How to Register

MAKE CHECK PAYABLE TO:

ProBank Austin

MAIL TO:

ProBank Austin
Education Division
950 Breckenridge Lane
Suite 280
Louisville, KY 40207

RECEIVE YOUR SPECIAL PRICING:

1. Mail or Fax: using this form
2. Online*: enter code **19COK25**
3. By Phone: reference code **19COK25**

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 **19COK25** and your fee is just **\$350!***

**When registering online, please register each attendee separately.*

Additional Seminar Information

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

Program Level Intermediate

Prerequisites/Advanced Preparation Basic Knowledge of Deposit and Lending Regulations

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 UDAP/UDAAP: What It Is and How to Spot It

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 2019 By ProBank Austin

Seminar Fee Includes:

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

Breakfast and parking are on your own.