
ADVANCED Lending Compliance School



**School limited
to 40 attendees!
Register early
and \$ave!!**

Monday - Wednesday, July 24-26, 2017
Eide Bailly Training Room
7001 East Belleview Avenue,
Englewood, CO



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Complying with federal banking regulations continues to be a demanding task that requires a thorough understanding of the applicable rules. The **Independent Bankers of Colorado's (IBC) Advanced Lending Compliance School** helps you meet this compliance challenge head-on by providing intensive, hands-on training on the various regulatory requirements. The curriculum is designed for all community bank lending and compliance staff that have compliance responsibilities and provides the most effective compliance training available.

The IBC is pleased to partner with **ProBank Austin** (ProBank) to present the Advanced Lending Compliance School. ProBank's speakers are nationally recognized and they provide compliance expertise to financial institutions throughout the country. The school curriculum includes prominent federal regulations covered in on-site compliance examinations by federal regulatory agencies. After attending this school you will:

Develop an understanding of the lending laws and regulations governing financial institutions;
Learn to anticipate and prevent potential violations;
Receive practical instruction and advice from instructors that work with compliance issues daily;
Have an opportunity to network with other community bank compliance officers; and
Much more!!

Topics:

Equal Credit Opportunity Act / Regulation B	Fair Housing Act
Fair Lending	Home Mortgage Disclosure Act
Unfair, Deceptive or Abusive Acts or Practices	Community Reinvestment Act
Truth-in-Lending Act – Regulation Z, including Integrated Mortgage Disclosures	
Truth-in-Lending Act – Regulation Z (Closed-end Credit)	
Real Estate Settlement Procedures Act	Fair Credit Report Act / FACT Act
Flood Disaster Protection Act	Homeownership Protection Act
Homeownership Counseling	Servicemembers Civil Relief Act


This school will include the **latest** developments in lending regulatory compliance and delve into the details and specifics of each regulation.

Who Should Attend

Compliance officers – experienced and new, compliance managers, mortgage lenders, commercial lenders, auditors, presidents, legal counsel and anyone desiring a more in-depth look into lending compliance requirements.

Continuing Education

CRCM and CLE credits have been applied for. You may apply for CCBCO continuing credit on your own.



CURRICULUM

	Monday July 24, 2017	Tuesday July 25, 2017	Wednesday July 26, 2017
8:00 – 10:00 am	Registration and Orientation Equal Credit Opportunity Act / Regulation B	Registration and Orientation Truth-in-Lending Act / Regulation Z	Registration and Orientation Real Estate Settlement Procedures Act / Regulation X
10:00 – 10:15 am	15 Minute Break		
10:15am – Noon	Fair Housing Act Fair Lending	Truth-in Lending Act / Regulation Z Continued	Real Estate Settlement Procedures Act / Regulation X Continued
Noon – 1:00 pm	Lunch*		
1:00 – 3:00 pm	Home Mortgage Disclosure Act (HMDA)	Truth-in Lending Act / Regulation Z Continued	Fair Credit Reporting Act / FACT Act Flood Disaster Protection Act Homeowners Protection Act - PMI
3:00 – 3:15 pm	15 Minute Break		
3:15 – 4:45 pm	Community Reinvestment Act (CRA) Unfair, Deceptive, Abusive Acts or Practices (UDAAP)	Truth-in Lending Act / Regulation Z Continued	Homeownership Counseling Servicemembers Civil Relief Act (SCRA)
4:45pm	Wrap-up and Adjournment		

Schedule is subject to change.

Speaker

Anetria Connell is a Vice President at ProBank Austin. Prior to joining the firm, she served as legal counsel to the Kentucky Department of Financial Institutions which regulates depository, non-depository, and securities entities. Her primary responsibility at the Department was the Dodd-Frank Act, whereby she assessed its effect on federal and state law and provided information and training to examiners and staff. In addition to her regulatory experience, Ms. Connell practiced business, real estate, and banking law. She graduated from The George Washington University Law School in 2004 with honors, and is licensed to practice law in Ohio and Kentucky.

Dress

Dress for the conference is casual. We recommend bringing a sweater or light jacket as it is difficult to regulate room temperature.

Special Requests

Please notify the IBC if you have specific dietary requirements or need assistance due to physical limitations at least one week prior to course start.

Cancellation Policy

Registrations must be received by **Friday, July 14, 2017**. Written cancellation must be received in the IBC office by **Friday, June 23, 2017**, for a full refund. NO REFUNDS will be made after **June 23, 2017**; however a substitute may attend. The IBC reserves the right to cancel any program for which there is insufficient funds to cover the expense of the program. In the event of cancellation by IBC registration fees will be refunded. Prepaid registration fees will be refunded.

Registration Fees include continental breakfast, lunch and breaks each day. Course materials will be distributed **electronically**. *If you would like a printed copy of the materials to be provided at the start of the program there will be an additional \$50 fee assessed.*

Registration Options – Register for the entire school or pick and choose the session(s) that best meet your training needs and/or requirements.

	Next Generation of Bank Leaders (NGBL)	IBC Ed Program Member	IBC Member	Non-Member
Entire School Early Bird Rate <i>(registration must be received in the IBC office by Friday, May 26, 2017)</i>	\$850	\$900	\$950	\$1,090
Each additional attendee from same bank	\$800	\$850	\$900	\$1,850
Entire School Regular Rate <i>(for registrations received in the IBC office after Friday, May 26, 2017)</i>	\$1,050	\$1,100	\$1,150	\$2,300
Each additional attendee from same bank	\$1,000	\$1,050	\$1,100	\$2,250
Individual Session Pricing				
Monday, July 24				
Equal Credit Opportunity Act / Regulation B 8:00 – 10:00am	\$250	\$300	\$350	\$700
Fair Housing Act and Fair Lending 10:15am – Noon	\$300	\$350	\$400	\$800
Home Mortgage Disclosure Act / HMDA 1:00 – 3:00pm	\$250	\$300	\$350	\$700
Community Reinvestment Act (CRA) and Unfair, Deceptive, Abusive Acts or Practices (UDAAP) 3:15 – 4:45pm	\$250	\$300	\$350	\$700
Tuesday, July 25				
Truth-in-Lending Act / Regulation Z 8:00am – 4:45pm	\$425	\$475	\$525	\$1,050
Wednesday, July 26				
Real Estate Settlement Procedures Act / Regulation X 8:00 am – Noon	\$375	\$425	\$475	\$950
Fair Credit Reporting Act (FACTA) Flood Disaster Protection Act Homeowners Protection Act–PMI 1:00 – 3:00pm	\$200	\$250	\$300	\$600
Homeownership Counseling Servicemembers Civil Relief Act (SCRA) 3:15 – 4:45pm	\$200	\$250	\$300	\$600

Advanced Lending Compliance School Registration Form

Monday – Wednesday, July 24-26, 2017

Early Bird Full School Registration Fee (*registration must be received in the IBC office by Friday, May 26, 2017*)

NGBL Participant Rate	\$850 first registrant	\$800 each additional registrant from same organization
IBC Education Program Member	\$900 first registrant	\$850 each additional registrant from same organization
IBC Member	\$950 first registrant	\$900 each additional registrant from same organization
Non-Member Rate	\$1,900 first registrant	\$1,850 each additional registrant from same organization

Full School Registration Fee (*applies to registrations received in the IBC office after Friday, May 26, 2017*)

NGBL Participant Rate	\$1,050 first registrant	\$1,000 each additional registrant from same organization
IBC Education Program Member	\$1,100 first registrant	\$1,050 each additional registrant from same organization
IBC Member	\$1,150 first registrant	\$1,100 each additional registrant from same organization
Non-Member Rate	\$2,300 first registrant	\$2,250 each additional registrant from same organization

Individual Session Pricing	NGBL Rate	IBC Education Program Rate	IBC Member Rate	Non-Member Rate
Monday, July 23				
Equal Credit Opportunity Act / Reg B (8:00-10:00am)	250	300	350	700
Fair Housing Act and Fair Lending (10:15-Noon)	300	350	400	800
Home Mortgage Disclosure Act (1:00-3:00pm)	250	300	350	700
Community Reinvestment Act and Unfair Deceptive, Abusive Acts or Practices (3:15-4:45pm)	250	300	350	700
Tuesday, July 24				
Truth-in-Lending Act (8:00am-4:45pm)	425	475	525	1,050
Wednesday, July 25				
Real Estate Settlement Procedures Act (8:00am-Noon)	375	425	475	950
Fair Credit Reporting Act, Flood Disaster Protection Act and Homeowners Protection Act–PMI (1:00-3:00pm)	200	250	300	600
Homeownership Counseling and Servicemembers Civil Relief Act (3:15-4:45pm)	200	250	300	600

Tax Deduction: The IRS requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. The estimated food cost of your registration is \$400 for a full registration. Under current IRS Code, Section 274(n), 50% of this amount is deductible as an ordinary business expense.

Name: _____

Email Address: _____

Bank/Company: _____

Address, City, State, Zip: _____

Phone Number: _____ Fax Number: _____

Entire School: _____ Session(s) Only: _____ Print Materials: _____

Additional Attendee(s) from same organization

Name: _____

Email Address: _____

Entire School: _____ Session(s) Only: _____ Print Materials: _____

Name: _____

Email Address: _____

Entire School: _____ Session(s) Only: _____ Print Materials: _____

If more than one person from your organization is attending the first banker must pay the full first registrant fee. Enclosed is payment in the amount of: \$_____. Check here _____ to be invoiced. Return registration form to: IBC, 600 Grant Street, Suite 640, Denver, CO 80203 / fax to 303.832.2040 / email to: mlewis@ibcbanks.org.