

Presented by ProBank Austin in Conjunction with Independent Bankers of Colorado

FAIR LENDING RISK AND CRA COMPLIANCE

A 2019 ONE-DAY SEMINAR!

The Fair Lending Program covers consumer and commercial issues, disparate treatment and disparate impact cases as well as a detailed template for conducting a self-assessment.

The CRA Program focuses on community development, the elements of examination and the importance of peer assessments.

Modernization of the Community Reinvestment Act (CRA) has become a regulatory priority. Changes in the way assessment areas are drawn, revamping the concept of community development under the lending, investment and service tests and requiring greater transparency in the examination process are all up for discussion. The link between CRA and Fair Lending enforcement through the application process is also being re-examined.

During 2018 we have seen the Bureau of Consumer Financial Protection and the Department of Justice retreat from their former roles in Fair Lending enforcement. At the same time, the prudential regulators, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve and the Office of the Comptroller of the Currency, are seen to be stepping up their involvement in these areas as evidenced by more rigorous compliance examinations. Passing CRA and Fair Lending compliance examinations now requires greater focus on compliance management systems.

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 such as redlining are addressed, as are examination procedures and preparation. The benefits of peer comparisons, self-assessments and gap analyses are discussed in realistic, practical terms.

TESTIMONIALS FROM PAST ATTENDEES

"The speaker was knowledgeable and kept the class moving at a nice pace, focusing on key topics."

**Online Survey Respondent
Louisville, KY / February 2018**

"Great seminar. Material was excellent and of course the speaker did a fantastic job in presenting the material."

**Online Survey Respondent
Syracuse, NY / April 2018**

Seminar Speakers



Mary Neil Price

Senior Consultant and Vice President at ProBank Austin.

Who Should Attend

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

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
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& FREE TELEPHONE SUPPORT
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**ProBank
Austin**



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Dates and Locations

June 26, 2019

Hilton Garden Inn Denver Airport
16475 E 40th Circle
Aurora, CO 80011
303-371-9393

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 **19IBC35**
3. By Phone: reference code **19IBC35**

CHARGE PAYMENTS ONLY:

FAX: 502-451-6755
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Select Option 1 (or Ext. 205 or 235)
WEB: www.probank.com

*Standard Registration fee is \$375, use this form or
code **19IBC35** and your fee is just **\$340!***

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

Additional Seminar Information

Program Level Intermediate

Prerequisites/Advanced Preparation Basic Knowledge of Lending Regulations.

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

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

Independent Bankers of Colorado 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 \$340

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$340

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.