



FUNDAMENTALS OF COMPLIANCE



January 26-27, 2021
Virtual Event

DAY ONE: INTRODUCTION TO LENDING COMPLIANCE

Compliance is fundamental job knowledge for all financial institution personnel. The burden of comprehending the increasing list of federal regulations cannot be effectively placed on just one person or group of people. Get the best information, first hand. Seminar instructors are highly experienced members of ProBank Austin's consulting staff. The seminar includes a separate, dedicated review of each compliance regulation affecting the lending process. Attendees learn when a regulation is applicable, the financial institution's general responsibilities, and how to utilize additional sources to deal with more complex situations or questions. Attendees also gain insight on how various regulations relate to each other and develop a clearer understanding of the regulatory framework.

Who Should Attend

This seminar is an overview of compliance responsibilities imposed by the major regulations in the lending area, particularly consumer compliance. It is designed to meet the needs of lending officers and loan administration personnel. It is taught at the basic level and is appropriate for those needing an introduction to lending compliance or more experienced personnel wanting a refresher course.

Program Level

Basic

The Manual

The manual includes a "plain language" explanation of each regulation covered. Like all our seminar manuals, it is designed to serve as a continuing reference.

Day One Topics

- Truth-in-Lending Act/Regulation Z
- RESPA/Regulation X
- HMDA/Regulation C
- Fair Credit Reporting Act/FACT Act-Regulation V
- Flood Disaster Protection Act
- Bank Sales of Insurance
- Military Lending Act
- Equal Credit Opportunity Act/Regulation B
- Unfair, Deceptive or Abusive Acts or Practices

Other Focal Points Include

- Prohibitions on discriminatory lending activity
- Spousal signature rules
- What questions are permitted during the application process
- Permissible uses of consumer reports
- Coverage and disclosure requirements for flood insurance
- Coverage, exemptions, and mortgage disclosure requirements of Truth-in-Lending

- Right of Rescission
- Section 32 (HOEPA transactions) and 35 mortgages (Higher Priced Mortgage Loans)
- RESPA coverage, exemptions, and disclosures
- Collection and reporting of HMDA data
- Written and oral disclosures related to the sale of optional insurance
- Coverage and disclosure rules for certain loans to service members and their dependents
- Standards of determining what is unfair, deceptive or abusive

Day One Speaker



Anetria Cohen 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, Cohen practiced business, real estate, and banking law.

DAY TWO: HOW TO ENSURE COMPLIANCE WITH DEPOSIT REGULATIONS

Eliminate confusion about how to interpret deposit compliance regulations, ensure your deposit program is in compliance. and learn how to avoid costly penalties.

Deposit compliance is a complex topic that involves a significant number of employees at most banks. The various federal laws and regulations relating to deposit compliance establish requirements for initial disclosures that must be given to new customers (and in some cases, upon request to inquiring noncustomers), periodic disclosures after the account is opened, overdraft disclosures and opt-in provisions, error resolution procedures including foreign transactions, and restrictions on advertising.

How to Ensure Compliance with Deposit Regulations provides a simple and effective way to ensure key personnel are up-to-date on current federal deposit regulations. The major federal regulations governing deposits are explained in plain, easy-to-understand language. Walk away from the seminar knowing exactly what your institution needs to do to achieve total compliance.

Who Should Attend

This seminar is designed for all employees who deal with the deposit-taking function. Designed to be both a comprehensive introduction of the topics to new deposit employees and a refresher/new developments class for experienced deposit personnel, this program will benefit compliance officers, auditors, cashiers, operations personnel, tellers, customer service representatives and new accounts personnel.

Program Level

Intermediate

The Manual

The manual includes a plain language explanation of each regulation covered. Like all our seminar manuals, it is designed to serve as a continuing reference.

Day Two Topics

- Customer Identification Procedures
- Customer Due Diligence/Beneficial Ownership Rule
- Regulation D
- Regulation E
- Regulation CC
- Regulation DD
- Fair Credit Reporting Act Deposit Issues
- Advertisement of Membership (NCUA/FDIC)
- Bank Sales of Non-Credit Related Insurance
- Responding to Customer Complaints and Inquiries
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)
- Garnishment of Accounts Containing Federal Benefit Payments

What You'll Learn

Customer Identification Procedures

- Customer information required to open an account
- Methods for verifying identity
- CIP recordkeeping requirements

Customer Due Diligence/Beneficial Ownership Rule

Regulation D

- Key changes to reserve requirements
- The removal of transaction limitation rules for certain types of accounts
- Transaction, savings and time account definitions and requirements

Electronic Funds Transfer Act/Regulation E

- Initial disclosure and overdraft disclosure requirements
- How to handle a customer's stop payment request
- When liability can be imposed on the customer for unauthorized transfers
- How to comply with the error resolution procedures

Expedited Funds Availability Act/Regulation CC

- Determine availability schedule for next-day and delayed availability institutions
- Learn how and when to use case-by-case and exception holds
- Updated funds availability amounts
- Initial notice and delayed availability notice requirements
- Change-in-terms notice requirements

Truth-in-Savings Act/Regulation DD

- How to ensure accurate and consistent initial disclosures
- The information required on advertisements for deposit products
- Subsequent and periodic disclosure requirements

Fair Credit Reporting Act Deposit Issues

- What specifically is meant by “consumer report”
- The only situations under which consumer reporting agency may furnish a consumer report
- Critical steps you must follow if your institution takes adverse action based on a consumer report

Advertisement of Membership

- Deposit insurance coverage, signs and advertising requirements
- The rules related to proper display of membership signs at offices
- Permissible ways to broadcast your FDIC or NCUA membership
- The types of advertisements that do not require an official FDIC or NCUA statement

Bank Sales of Noncredit Related Insurance

- What you can—and can’t—do when selling an insurance product or annuity
- Disclosures that must be made to a prospective buyer of an insurance product
- Permissible ways to reward employees for generating insurance sales leads

Responding to Customer Complaints and Inquiries

- The regulations with complaint and inquiry requirements
- How to establish a system for responding to complaints

Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

- Determining what is unfair or deceptive
- Determining what is abusive
- Managing risk for advertisements and consumer complaints

Garnishment of Accounts Containing Federal Benefit Payments

- Initial action upon receipt of garnishment order
- Account review
- Procedures to protect benefits
- Notice to the account holder

Day Two Speaker



Natalie Straus, CRCM is a vice president and senior consultant at ProBank Austin. Straus provides consulting services in compliance with an emphasis on deposit operations and issues. Additionally, she performs consumer compliance and fair lending reviews as well as HMDA data integrity reviews for clients of varying degrees of size and complexity. She also presents seminars on various regulatory compliance topics for in-house and association sponsored programs and schools. She is a Certified Regulatory Compliance Manager.

Dates & Location

January 26 & 27, 2021

Virtual event only

Agenda Both Days

8:30 a.m.	Login
9:00 a.m.	Program begins
Noon	Lunch break
1:00 p.m.	Program resumes
4:00 p.m.	Adjourn

Virtual access

The seminar will be hosted on the GoToMeeting platform. Registered individuals will receive login instructions from TBA prior to the meeting.

Registration Fee

Fee includes virtual instruction and comprehensive manual. Please note that refunds will not be given once the manual is distributed to attendees. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

Both days - same person	Members / Associate Members	Nonmembers
Registration	\$540	\$1,080
Registration deadline is January 25.		

Single day	Members / Associate Members	Nonmembers
Registration	\$270	\$540
Registration deadline is January 25.		

Continuing Education Credit



Attendees qualify for 6.5 hours of Continuing Professional Education (CPE) credit per day in the area of Specialized Knowledge.

This program has not been pre-approved for continuing education (CE) credit by ABA Professional Certifications. Attendees who require CE credits should go to <https://www.aba.com/Training/Certifications/Pages/CEProviders.aspx> for further instructions.

Additional Information

[TNBankers.org/education/events](https://www.tnbankers.org/education/events) has information on hotels, attire, special needs, cancellation policy, inclement weather policy, continuing education credit information, photo policy, and our antitrust policy.

TBA Contact

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615-244-4871 or 800-964-5525

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Nashville, TN 37228

www.TNBankers.org

FUNDAMENTALS OF COMPLIANCE

January 26 & 27, 2021 - Virtual Event

Please print or type. List name and badge nickname for each attendee.

LAST 4 DIGITS
MUST BE INCLUDED
For educational tracking purposes only.

Both Days

Day One ONLY

Day Two ONLY

Name: _____ Nickname _____ Email _____ SS# _____

Name: _____ Nickname _____ Email _____ SS# _____

Name: _____ Nickname _____ Email _____ SS# _____

Name: _____ Nickname _____ Email _____ SS# _____

Company _____ Contact _____ Email _____

Address _____

City _____ State _____ Zip _____ Phone _____ Fax _____

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2 WAYS TO REGISTER!

1. Register online at www.TNBankers.org/calendar to pay by credit card or ACH.
2. Mail this form with a check made payable to Tennessee Bankers Association to the address below.

Mail form and payment to:

Tennessee Bankers Association
 Attn: Penny Powlas
 PO Box 306377 • Nashville, TN 37230-6377
 615-244-4871 or 800-964-5525
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