

# Community Bankers for Compliance



## **Policies / APRWIN / Responding to Audit Findings / Lending Errors**

**Springfield, IL**  
October 29, 2019

**Lisle, IL**  
October 30, 2019

*Sponsored By:*



*Presented By:*



# Community Bankers for Compliance

## Policies / APRWIN / Responding to Audit Findings / Lending Errors



Our presentation will begin with a discussion and a listing of compliance related policies that a bank should consider having, and those that banks are required to have. We will discuss the regulations involved, the general regulatory requirements, policy issues that should be included, and similar information. This was a suggestion made by CBC members last fall, and, as promised last quarter, we will cover it in this session.

The balance of the day also was suggested by CBC members. It will involve real world compliance situations. “The examiners/auditors/consultants found a violation. What do we do now?” Included will be consumer loans, mortgage loans, construction loans, and HELOCs. As part of the presentation, we will discuss how to use APRWIN to avoid some errors in the first place, and to correct errors, when that becomes necessary.

As the basis for the errors that will be discussed, we will focus on issues that regulators have mentioned in their various publications over the last couple of years. Other errors will be based on audit findings we have seen in various institutions, our audit findings over the years, hotline questions, and other sources. Drawing on these multiple sources will allow the case studies to be relevant to all attendees.

### DATES & LOCATIONS

*CBAI dates and locations for the CBC Program are as follows:*

**Northfield Center**  
**Springfield, IL**  
**October 29, 2019**

**DoubleTree by Hilton**  
**Lisle/Naperville**  
**Lisle, IL**  
**October 30, 2019**

*Registration begins at 8:30 a.m.*

*Each seminar runs from 9:00 a.m. to approx. 4:00 p.m.*

We will begin with a discussion of the basics of APRWIN. We will discuss errors that involve finance charge and APR issues, but our discussion will include many other errors as well. We will discuss other Regulation Z errors, TRID errors, flood errors, RESPA errors, and other errors that can or have occurred. We will not be discussing Regulation B errors – that is a subject for another time. Be prepared to share ideas and/or opinions in a group setting.

The subjects for the regulatory update will be determined by circumstances and releases from the various agencies.

### Who Should Attend

Compliance Officers and Auditors should attend this session. In addition, all personnel with responsibilities for consumer, mortgage, or HELOC lending will find this session useful, including senior management and others.

# Community Bankers for Compliance

## Future Presentations



Subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up-to-date and accurate information possible.

As mentioned above, the topics for this seminar were based on suggestions that were made by CBC members last fall. During October, we will be offering CBC members another opportunity to make suggestions for topics you would like to see in 2020.

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## AGENDA

### ***Policies***

- Regulations that are a part of our world
- Policies you should or must have
- Examiner expectations
- Real world issues

### ***APRWIN***

- Using APRWIN for all closed end consumer loan types

### ***Audit Findings / Lending Errors***

- A series of case studies to discuss the audit finding, the required actions, and how to respond to the audit finding after the “repair” (if there is one available) is complete. Consumer, Mortgage, HELOC, and Construction loans will be included.



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## CBC Program Presenter

### ***Bill Elliott, CRCM, Senior Consultant and Manager of Compliance***



With over 40 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

# Community Bankers for Compliance

## CBC Program Member Fees

- No charge for the first person from a CBC Program member.
- \$190 for each additional person from a CBC Program member who is a member of Community Bankers Association of Illinois (CBAI).
- \$390 for each additional person from a CBC Program member who is not a member of CBAI.

## Individual CBC Seminar Session Fees

- \$400 for the first person for CBAI members.
- \$210 for each additional person for CBAI members.
- \$800 for the first person from non-CBAI members.
- \$420 for each additional person from non-CBAI members.



## DATES AND LOCATIONS

*Please check the location you wish to attend:*

- Northfield Center**  
**Springfield, IL**  
**October 29, 2019**
- DoubleTree by Hilton**  
**Lisle/Naperville**  
**Lisle, IL**  
**October 30, 2019**

*For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events  
Melinda McClelland - Vice President  
Jennifer Nika - Vice President  
Tina Horner - Administrative Assistant  
Kim Harden - Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 for banks in Illinois or (217) 529-2265 or Terry Griffin - Chicago area Vice President, at (773) 209-2260 or Fax number: (217) 585-8738

## Registration Form

### Designated Banker:

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

**E-mail address is required for registration.**

### Additional Delegates:

\_\_\_\_\_  
\_\_\_\_\_

I have special needs, please contact me before the seminar.

### Please select your payment method:

Check Enclosed  Pay at Door  Check in Mail  Credit Card\*

\* If paying by credit card (Visa and MasterCard accepted), please fill out the following information:

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card # \_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**