

# Compliance for Lenders



***Between Dodd-Frank rules and TRID rules, the life of a lender is getting more and more complex.***

**January 8, 2018 - Mt. Vernon, IL**

**January 9, 2018 - Springfield, IL**

**February 1, 2018 - Lisle, IL**

Presented By:



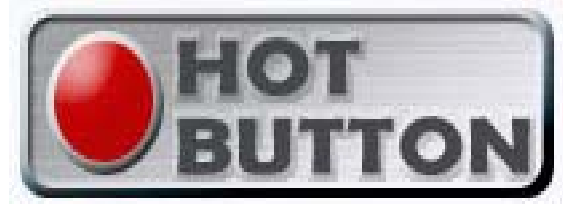
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# Compliance for Lenders

## Overview

Each employee of the bank has a duty to have a working knowledge of the compliance issues that pertain to his or her assigned position description. And with a relatively new set of Dodd-Frank rules and the even newer TRID rules, the life of a lender is getting more and more complex.



The challenge is to ensure that lending personnel have the right information at the right time. This one-day program, Compliance for Lenders, will provide:

- An overview of the current “hot-button” changes that are part of the lender’s responsibilities.
- An overview of the lender’s responsibility for assuring that all of the TRID rules are met
- An overview of the Loan Estimate and the Closing Disclosure
- Up-to-date information on other compliance issues and other developments in bank regulations that relate to lending.



By attending this valuable program, lenders will gain knowledge about regulatory compliance issues and how to properly comply with them. This will help in reducing the possibility that inadvertent compliance errors occur within the bank.

## Who Should Attend

While primarily designed for lenders, newer compliance officers, internal auditors, compliance back-up personnel, and other bank employees who want to be comfortable with the lending compliance regulations should attend this informative program.

### Dates and Locations

For your convenience, this seminar is being offered on several different dates and locations:

#### **January 8, 2018**

Drury Hotel, 145 N 44th St., Mt. Vernon, IL 62864, (618) 246-5201

#### **January 9, 2018**

3280 Northfield Dr., Springfield, IL 62702, (217) 523-7900

#### **February 1, 2018**

Hilton Lisle/Naperville, 3003 Corporate West Dr., Lisle, IL, (630) 505-0900

Registration begins at 8:30 AM and the seminar will run from 9:00 AM to 4:00 PM.

# Compliance for Lenders

## Developed by Bankers for Bankers

Compliance for Lenders has been developed specifically to meet the unique needs of the community bank. It is designed to assist participants in getting timely answers to their questions. We encourage lenders to be active participants by bringing questions, concerns, and compliance issues for review by the group. This two-way flow of information will increase understanding and help improve the bank's effort toward satisfactory compliance implementation.

## Detailed Manuals

Unlike most training programs, the Compliance for Lenders manual is written in full narrative. This enables the participants to focus their attention on the discussions instead of trying to take detailed notes. It also enables the banker to take the materials back to the bank as a reference to the regulations and as a training manual for other employees.

## Agenda

### ***The Dodd-Frank Rules***

- An overview of all seven lending related rules that were the result of this law

### ***Flood Disaster Protection Act and National Flood Insurance Act***

- Coverage
- Exemptions
- Notification Requirements
- Calculating Requirement for Amount of Flood Insurance
- Recent changes in the requirements

### ***Fair Lending Regulations***

- Fair Lending Standards
- Equal Credit Opportunity Act
- Government Monitoring Information
- Fair Housing Act

### ***The TRID Rules***

- The Lender's role in the TRID world
- The Loan Estimate
- The Closing Disclosure

## Seminar Presenter

*This seminar is presented by Young & Associates, Inc., a nationally recognized compliance consulting firm specializing in community banks.*



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

With over 35 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.

# Compliance for Lenders

## REGISTRATION FEES

### CBAI MEMBER:

- \$265 for one person.
- \$245 each for two or more persons from same banking institution.

### PROSPECTIVE MEMBER:

- \$465 for one person.
- \$445 each for two or more persons from same banking institution.

*Please check the location you wish to attend:*

- Mt. Vernon**  
**January 8, 2018**
- Springfield**  
**January 9, 2018**
- Lisle**  
**February 1, 2018**

Registration begins at 8:30 AM and the seminar will run from 9:00 AM to 4:00 PM.

## 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: \$ \_\_\_\_\_**

*For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events

Valerie Johnston - Vice President

Melinda McClelland - Vice President

Rebecca Ridgeway - Administrative Assistant

Jennifer Nika - 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 (708) 714-3333

or Fax number: (217) 585-8738