



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Top Issues for 2017 HMDA Reporting: Due March 1, 2018

Wednesday, January 3, 2018

2 - 3:30 p.m.

There are significant changes for HMDA coverage and new data fields beginning January 1, 2018. However, financial institutions still operate under the existing rules for the 2017 data reported by March 1, 2018. The rules for reporting the data haven't changed, however, the method for validating and submitting the data has changed significantly. Financial institutions must address all edits prior to submitting the data collected in 2017. The web-based edit report provided by the CFPB's HMDA platform addresses syntactical, validity, quality, and macro-quality edits. Regulators can assess civil money penalties and require institutions to scrub and resubmit data for HMDA reporting errors. How can these penalties and headaches be avoided? What does your HMDA data tell the regulators and the community about potential fair lending issues? This webinar covers the basic requirements for accurate 2017 HMDA data collection and provides an overview of the technical reporting requirements. Learn how to use tools that streamline your efforts, find potential reporting errors, and identify fair lending red flags.

#### HIGHLIGHTS

- Overview of HMDA requirements for 2017 activity
  - Who reports HMDA data?
  - What types of loans are covered and what data is reported?
  - How and when is the data reported?
  - "Pain points" and the top 10 HMDA reporting mistakes, including solutions for accurate reporting
  - Properly reporting data in the 26 required fields on the Loan Application Register (LAR)
  - Common reporting mistakes and practical tips for managing the process
- Overview of the revised submission method for 2017 data, "authorized representative" requirements to certify the data is accurate and complete, and highlights of the August 2017 FIG (Filing Instructions Guide) changes, including using a "variable-width, pipe delimited text file"
- HMDA data analysis process for fair lending purposes

#### TAKE-AWAY TOOLKIT

- HMDA worksheets and flowchart for 2017 activity
- Step-by-step data collection definitions and important tips to avoid mistakes
- HMDA compliance resources, including checklists for submission and fair lending
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

#### DON'T MISS THIS RELATED WEBINAR!

**FFIEC Reporting for CRA Compliance, Including Recent CFPB Updates to HMDA on Tuesday, January 23, 2018**

**Attendance verification for CE credits provided upon request.**

#### WHO SHOULD ATTEND?

This informative session is designed for loan operations staff, loan officers, loan assistants and processors, compliance officers, fair lending officers, and auditors.

#### ABOUT THE PRESENTER

**Susan Costonis** is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Costonis has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Costonis has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado, Boulder. She regularly presents to financial institution audiences in several states and "translates" complex regulations into simple concepts by using humor and real life examples.

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##### 2. ON-DEMAND WEB LINK\*\*

Can't attend the live webinar? The ON-DEMAND WEB LINK\*\* is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

##### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK\*\*

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