

Regulation Z University



*As the complexity of this regulation has increased,
the ability for banks to comply has become
more compromised*

April 16, 17, & 18, 2018

SHAZAM Education Center

CBAI Headquarters

Springfield, IL

Presented By:



Sponsored By:



Regulation Z University

Overview



It is no secret that regulations in general continue to expand. This is especially true for Regulation Z. The Regulation Z commentary alone consists of over 372,000 words. As the complexity has increased, the ability for banks to comply has become more and more compromised. In response, we are offering this course to discuss all aspects of the regulation.

A brief course no longer is possible — a three-day course is now required to cover all facets of Regulation Z.

The manuals (which will be extensive) will be broken out by the loan type, and information that pertains to different loan types will be repeated in each manual as needed. This will make it easier for the student to use the manuals for reference after the seminar. The course will consist of lecture and discussion, along with time devoted to questions and answers.

We will teach each major subject in the order that it appears in the agenda below. We will begin with closed end obligations, and will end with open end obligations. We have scheduled credit cards as the final subject in the second session so that banks that do not have a credit card portfolio can end their day a little earlier.

Who Should Attend

This course will be an in depth analysis and will cover all aspects of the rule. While all will benefit, at least some knowledge or experience with the regulation will be helpful. Attendees who are compliance officers, auditors, senior management, consumer lenders of all areas, consumer loan processors, and any others involved in consumer lending will benefit from this program.

DATE AND LOCATION

April 16, 17, & 18, 2018

SHAZAM Education Center

CBAI Headquarters, Springfield, IL

Registration begins at 8:30 AM on the first day.
The seminar will run from 9:00 AM to 4:00 PM each day.

Regulation Z University

- **Regulation Z Basics**
 - When does the regulation apply?
 - When does the regulation NOT apply?
 - Finance charge
- **Consumer non real estate loans (cars, boats, etc.)**
 - Disclosures and other requirements
- **Consumer real estate loans**
 - The Loan Estimate
 - The Closing Disclosure
 - Other requirements
 - Underwriting issues – Ability to Repay
 - Qualified Mortgages
 - High Cost Mortgages
 - Higher Priced Mortgage Loans
 - Adjustable Rate Mortgages
- **Consumer Home Equity Lines of Credit**
 - Initial Disclosures
 - Statement requirements
 - Subsequent Disclosures and other requirements
- **Consumer Credit Cards**
 - Initial Disclosures
 - Statement requirements
 - Subsequent Disclosures and other requirements



Seminar Presenters



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.



Dale Neiss, CRCM, Consultant

Dale Neiss, compliance consultant with Young & Associates, Inc., has over 30 years of banking experience. Dale has developed and implemented compliance management systems, loan review, and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

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REGISTRATION FEES

CBAI MEMBER:

- \$870 for each person.

PROSPECTIVE MEMBER:

- \$1,740 for each person.

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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,
Tina Horner - 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.
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