



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Compliance Series: Job-Specific Compliance Training for Lenders

Wednesday, May 30, 2018

2 - 3:30 p.m.

Compliance training is critical for lenders. In addition to existing regulations, many financial institutions are still adjusting to the sweeping HMDA changes that became effective January 1, 2018. BSA requirements for beneficial ownership are effective May 11, 2018, for legal entities. This session covers key lending compliance areas by job function for consumer, mortgage, and commercial lenders, including the Equal Credit Opportunity Act and flood insurance rules for consumer and commercial structures. It also outlines “Five Reasons Lenders Should Have BSA Training.”

#### HIGHLIGHTS

- BSA and CIP in lending, due diligence for detecting money laundering, and suspicious activity report (SAR) basics
- Overview of beneficial ownership rules
- Reg B requirements for the life of the loan, including application tips
- Applies to consumer, mortgage, and commercial loan applications
- Overview of HMDA data collection, common problems, best practices, and review of new rules effective January 1, 2018
- Flood requirements overview, the four tripwire events, changes for detached structures on residential property, and review of requirements for commercial purpose loans and content coverage
- Special concerns about credit report accuracy, permissible purpose, and handling disputes under FCRA
- Most common lending compliance errors and howto prevent violations

#### TAKE-AWAY TOOLKIT

- Matrix of 28 types of real-estate-secured loans (consumer and commercial) showing the requirements and timetable for disclosures
- HMDA flowchart for the 2018 rules
- Matrix of suggested training topics for consumer, mortgage, and commercial lenders and loan operations staff
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

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

#### WHO SHOULD ATTEND?

This informative session is designed for compliance officers, auditors, loan officers, loan assistants and loan administration staff. It is designed for both new and more experienced lenders who want a review of existing requirements.

#### 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.

#### THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

##### 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\*\*

Includes options 1 and 2 above.

**NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.**

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# REGISTRATION FORM

**Compliance Series: Job-Specific Compliance Training for Lenders Telephone/Webcast**  
**Wednesday, May 30, 2018 2 - 3:30 p.m.**

**Choose Your Training Option:**

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$275	\$475
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