



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Consumer Loan Documentation

**ON-DEMAND ONLY**

**Archived webinar available Friday, June 29, 2018**

With so much emphasis in recent years on residential real estate loans, consumer loan documentation has taken a backseat. However, compliance in this area remains vital! Are your consumer lenders properly documenting their files to protect your financial institution from loss and fair lending liability? Are your consumer loan files examination ready? This webinar gives your lenders the tools necessary to address the compliance and safety and soundness components that should be documented in consumer non-real-estate loan files. It provides a consumer loan checklist to use during the application process and a template for consumer loan review after the loan is originated. Now is the time to ensure your lenders remain diligent when originating and documenting consumer loans.

#### HIGHLIGHTS

- Regulatory guidance concerning the application process – what can and cannot be asked
- Components of Regulation B: Intent to apply jointly, 30-day decision, and adverse action
- Consumer loan BSA issues, including identification, OFAC and suspicious activity
- Additional compliance issues such as federal insurance disclosures, privacy, and fraud alerts
- Military Lending Act and Truth in Lending requirements
- Documenting valuations and policy exceptions

#### TAKE-AWAY TOOLKIT

- Consumer loan documentation checklist
- Sample consumer loan review spreadsheet
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

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

**Dealing with Joint Signers in Consumer & Real Estate Lending on Thursday, December 13, 2018**

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

#### **WHO SHOULD ATTEND?**

This informative session is designed for new and experienced lenders, loan support staff, loan review personnel, compliance officers, and auditors.

#### **ABOUT THE PRESENTER**

**Molly Stull, Brode Consulting Services, Inc.**, began her career as a teller while working on her undergraduate degree and has continued working in the financial industry ever since. She has experienced the growth of a hometown bank, acquisitions of branches, mergers, charter changes, name changes, etc. Stull activated business resumption plans, performed secondary market quality control reviews, processed wires, filed SARs, and coordinated reviews with external auditors and examiners. Her favorite role has always been educating staff and strongly believes that if staff understands the reason for a process they will be more compelled to follow the procedures. Stull holds a bachelor's from the University of Akron and an MBA from Ashland University.

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

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. You are provided with a web link that can be viewed anytime for the next six months. The link for this webinar expires on December 31, 2017.

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

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

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# REGISTRATION FORM

Consumer Loan Documentation Telephone/Webcast

**ON-DEMAND ONLY – Archived webinar available Friday, June 29, 2018**

Pricing	CBAI Member	Prospective-Member*
On-Demand Link	\$275	\$475

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