



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Denied Loan Requirements: Consumer, Commercial & Real Estate

Tuesday, April 24, 2018

2 - 3:30 p.m.

With increased examination focus on fair lending, regulators are carefully scrutinizing denial notices for compliance with Regulation B and fair lending standards. This webinar covers proper and timely handling of denial notices in accordance with Reg B. In addition, it addresses how to include denials in your sample for internal comparative file review for fair lending compliance. Since examiners are turning up the heat on adverse action notices, your staff must know the ins and outs of the compliance requirements. Accurate completion of adverse action notices is important for several reasons. Their accuracy and timeliness are reviewed during compliance exams. Adverse action notices are the cornerstone to fair lending examinations. Inconsistent, inaccurate notices could cause your institution to be required to go back six months, review past notices, and resend accurate denial notices. (Imagine the reaction of a past, unsuccessful borrower who receives a reminder denial notice!)

#### HIGHLIGHTS

- Inquiry vs. application? Clear identification and documentation of when you have an application is key
- FACT Act requirements for denial notices
- What are the requirements for incomplete or withdrawn applications?
- Handling counteroffers
- Common errors in completing adverse action notices
- Second reviews of adverse action notices for fair lending purposes
- Comparative file review for fair lending on denials

#### TAKE-AWAY TOOLKIT

- Cheat sheet to help lending staff understand what each denial reason on the notice means and which ones to use in different scenarios
- Sample fair lending policy statement that links adverse action 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!

**Finance Charges: Getting It Right! on Thursday, May 10, 2018**

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

#### WHO SHOULD ATTEND?

This informative session is necessary for all loan officers, loan processors responsible for denials, compliance officers, and auditors.

#### ABOUT THE PRESENTER

Ann Brode-Harner, Brode Consulting Services, Inc., began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Brode-Harner is a well-respected presenter and has spoken to audiences across the country for more than 30 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin, Madison, as well as many other state banking schools. Brode-Harner is the author of "The Bank Deposit Documentation Manual for Front-Line Personnel" published by Bankers Publishing Company, and is well represented in numerous industry publications.

#### 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.**

# REGISTRATION FORM

Denied Loan Requirements: Consumer, Commercial & Real Estate Telephone/Webcast  
 Tuesday, April 24, 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
	On-Demand Link**	\$275	\$475
	<b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>	\$375	\$575

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