

COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Fair Lending Challenges for HMDA Data Rule Changes: Expanded Data Fields & Lending Practices Wednesday, February 7, 2018

2 - 3:30 p.m.

Many financial institutions are completing the last review of the 2017 HMDA data that must be submitted by March 1, 2018. Remember “simple HMDA” when there were only 26 data fields? The new rules became effective January 1, 2018, and the expanded fields combined with the additional loan types being reported, means that regulators will be able to do a more comprehensive fair-lending analysis in minutes, not months. Lenders who previously did not have fair-lending issues, because of their size or satisfactory compliance exams, may face significant challenges when public data is released under the new disclosure rules.* In addition to giving regulators more fair lending data, the public release of HMDA data also allows more in-depth scrutiny from community organizations. Attend this session to learn important tips for analyzing the HMDA data reported for 2017 activity and the impact of the new data collected in 2018.

**The CFPB announced a proposal on September 20, 2017, regarding the specific loan-level data that will become available to the public in 2019, including modifications to protect consumer privacy. The CFPB proposed to exclude certain data fields, such as the property address and borrower's credit score, and disclosing age as a range rather than a specific number.*

HIGHLIGHTS

- Best practices for analyzing 2017 HMDA data and tips for data accuracy
- Fair lending analysis under the 2018 data - prepare for risk-focused exams by understanding the importance of these fields in the risk screening process:
 - Credit scores and AUS results
 - Debt to income
 - Loan to value
 - Cost of the loan
 - Rate spread data
 - Denial reasons (NEW reporting, except for OCC banks)
 - Expanded demographic information and “disaggregated” ethnicity and race categories

- Factors to consider when comparing 2017 and 2018 data analysis trends
- The role of complaints in fair lending analysis

TAKE-AWAY TOOLKIT

- Fair lending risk assessment
- Fair lending analysis steps for denied consumer and commercial applications
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THESE RELATED WEBINARS!

Fair Lending Comparative File Review on Tuesday, August 14, 2018 &
Auditing for HMDA Compliance, Including New Data Collection Rules on Thursday, December 6, 2018

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for staff with compliance responsibilities, including compliance officers, risk management staff, and compliance 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. She 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.

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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Fair Lending Challenges for HMDA Data Rule Changes: Expanded Data Fields & Lending Practices Telephone/Webcast
 Wednesday, February 7, 2018 2 - 3:30 p.m.

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