



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Fair Lending Comparative File Review

Tuesday, August 14, 2018

2 - 3:30 p.m.

As long as loans are being made, fair lending issues are here to stay. Although overt discrimination is infrequent, disparate treatment or disparate impact can occur inadvertently. Examiners expect financial institutions to conduct comparative file reviews to identify potential fair lending issues — which you want to find well before an examiner does! Awareness, monitoring, and periodic comparative file review can lessen the likelihood of adverse issues arising. This informative webinar covers the steps of a comparative file review and provide worksheets and a report format to make it easier.

#### HIGHLIGHTS

- Types of discrimination, including overt, disparate treatment, disparate impact
- Lending practices and standards, including pricing, underwriting, file documentation, and exception monitoring
- Steps examiners take during fair lending exams
- How and why to conduct a fair lending self-assessment (set your fair lending standards parameters)
- Step-by-step guidance on how to conduct a fair lending comparative file review, from pulling a sample to a final report
- Guidance on conducting an electronic comparison using loan data from your system

#### TAKE-AWAY TOOLKIT

- Fair lending self-assessment questionnaire
- Excel spreadsheet for data capture (automatically generates trend analysis)
- HMDA data collection worksheet with all the new data fields required
- Report boilerplate to summarize your analysis (for board reporting)
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

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

**Fair Lending Challenges for HMDA Data Rule Changes: Expanded Data Fields & Lending Practices on Wednesday, February 7, 2018**  
(Availability extended until December 31, 2018).

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

#### WHO SHOULD ATTEND?

This informative session is directed to compliance officers, loan officers (commercial and consumer), lending support staff, and auditors. Board members and management also benefit from this timely session, because they are ultimately responsible for your fair lending standards.

#### 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 over 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.**

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# REGISTRATION FORM

Fair Lending Comparative File Review Telephone/Webcast  
 Tuesday, August 14, 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
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