



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Finance Charges: Getting It Right!

Thursday, May 10, 2018

2 - 3:30 p.m.

Management wants to charge a new fee on a loan. You have never heard of it. Is it a finance charge or not? Then an out-of-state title company presents another unfamiliar fee. What do you do next? Although Regulation Z doesn't provide a specific list of items that are or aren't finance charges, it provides a road map. This program explains what we call the "Regulation Z Finance Charge Decision Tree" to ensure you make the right decision every time. This webinar covers the regulation in detail; explains the decision tree for fees not set forth in the regulation; and addresses how the wrong decision could impact your institution.

HIGHLIGHTS

- What Regulation Z says about finance charges — what's in and what's out
- An approach to making the right decision every time
- The results when you make the right — or wrong — decision, and the impact on your institution

TAKE-AWAY TOOLKIT

- Charts and graphics regarding which fees are finance charges and which fees are not
- Decision tree for both mortgage and non-mortgage loans
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THIS RELATED WEBINAR!

Consumer Loan Documentation on Wednesday, May 23, 2018

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for staff who work with consumer loans (especially mortgages), including management, lenders, processors, auditors, and compliance staff.

ABOUT THE PRESENTER

Bill Elliott, CRCM, Young & Associates, Inc., has over 35 years of banking experience. As a senior compliance consultant and manager of the compliance division with Young & Associates, Inc., Elliott works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews, conducting in-house training, and writing compliance articles and training materials. Elliott's career includes 15 years as a compliance officer and CRA officer in a large community bank, as well as working at a large regional bank. He has experience with consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

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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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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Finance Charges: Getting It Right! Telephone/Webcast

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2 - 3:30 p.m.

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