



# Lending 101



May 22, 2019  
Springfield, IL

# Introduction

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“Hut, hut, hike!” As a rookie in the bank lending game, you likely have already begun training on available products, services, and programs offered through your institution. In addition to those options, you need to be prepared for the blitz of regulatory lending requirements you will be faced with in your field and avoid those costly penalty flags. In this jam-packed one-day school we provide you with the playbook to help you tackle consumer lending compliance and score success for you and your lending team.

## Who Should Attend?

This one-day school is designed for new lenders, processors, auditors, and compliance personnel new to commercial and/or consumer lending. Whether your job is to process the loan, decision the loan, assemble the document package, or review the loan for compliance, the information provided will be useful to you.

This one-day seminar provides 6 hours of credit toward the prestigious Certified Community Lender designation

# Key Topics

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## YOUR GAME PLAN FOR SUCCESS

- Preventing fair lending issues from initial conversations to the closing table
- Understanding your Bank Secrecy Act and Identity Theft program responsibilities
- Planning for the new URLA
- Gathering required HMDA Data
- Keeping your flood insurance program leak free
- Reviewing appraisal requirements
- Avoiding loan estimate and closing disclosure errors
- Understanding of MLA & SCRA requirements
- Documenting Adverse Action Taken
- Reviewing Examiner Hot Buttons

## YOUR TOOLKIT

- Loan File Documentation Checklist
- HMDA Data Collection Worksheet
- Flood Determination Worksheet
- Appraisal Review Checklists
- TRID Tolerance Fee Chart
- Adverse Action/Withdrawn File Checklist
- Commercial Loan Application Sample



# About the Presenter

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Dawn Kincaid of Brode Consulting Services, Inc., began her banking career while attending Ohio State University, Columbus. She has 16 years of experience in client service, operations, information technology, administrative and board relations, marketing, and compliance. Most recently Kincaid served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. She has served in the roles of compliance, BSA/AML, CRA, privacy, and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, and coordinated internal and external audits and exams.



Kincaid

# Registration Fees

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Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

## CBAI MEMBER

One person.....	\$265
Two or more from same banking institution .....	\$245 each

## \*\*PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution .....	\$445 each

*CDD members receive a 10% discount.*

\*\*Only financial institutions/firms eligible for CBAI membership.

# Registration Form

**LENDING 101**

**MAY 22, 2019 - CBAI Headquarters, Springfield**

**Please Print**

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_  
(E-mail address required for registration).

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_  
(E-mail address required for registration).

\_\_\_\_ I have special needs, please contact me before the seminar.

**Please select your payment method.**

- Check Enclosed                       Check in Mail  
 Pay at Door                                 Credit Card\*

**\*If you are paying by credit card, please fill out the following information.  
(Visa & MasterCard accepted).**

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_



Click it in:  
[www.cbai.com](http://www.cbai.com)



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Fax it in:  
(217) 585-8738



Call it in:  
(800) 736-2224 (Illinois only)  
(217) 529-2265

## Date and Location

**May 22, 2019**

SHAZAM Education Center  
CBAI Headquarters  
901 Community Drive  
Springfield, IL 62703  
217/529-2265

## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

## Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

## For More Information

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