



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Countdown to the New HMDA Rules Effective January 1, 2018

Thursday, October 5, 2017

2 - 3:30 p.m.

On October 13, 2015, financial institutions were put on notice that significant changes would be made to the Home Mortgage Disclosure Act (HMDA). These changes modify the types of transactions covered and greatly expand the data collection process. This webinar provides expert insight into the new rules and valuable tips for successful implementation. There are less than 60 business days from this presentation until the January 1, 2018, effective date. Will you be ready?

HIGHLIGHTS

- Which loan applications will and will not be reportable?
- HELOC reporting is no longer optional — loan types now include lines of credit
- Unique standards for consumer-purpose transactions and another set of rules for commercial-purpose transactions
- HMDA reporting in 2018 will be a four-step process:
 1. Is there a purpose exclusion?
 2. Is the transaction secured by a dwelling?
 3. Is the transaction an extension of credit?
 4. Are there other exclusions that apply?
- Detailed information on completing the LAR (loan application register), which is expanded to 48 data points — including 25 new fields
- Data collection of demographic information, including 15 new subcategories of “disaggregated” information for ethnicity and race
- How to report when an applicant or co-applicant chooses to self-identify under the new rules
- Changes to the submission process that include certain unique identifiers
- Highlights of the CFPB HMDA implementation tools and final rules (a proposal was made April 13, 2017, but not yet finalized as of August 1, 2017)
- Tips to identify transactions and minimize reporting errors, penalties, and data resubmission

TAKE-AWAY TOOLKIT

- HMDA key dates timeline and coverage charts
- HMDA fact sheet that summarizes key changes and "TIPS" for implementation
- Roadmap template to monitor implementation success
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THIS RELATED WEBINAR!

Revisiting Your HMDA Policies & Procedures to Include Comprehensive Changes Effective January 1, 2018 on Friday, August 25, 2017
All webinars are available for six months after broadcast

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for lenders, loan assistants and processors, loan operations staff, compliance officers, fair lending officers, IT staff, and auditors.

ABOUT THE PRESENTER

Susan Costonis, CRCM, 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. Costonis 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. 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**

Includes options 1 and 2 above.

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Countdown to the New HMDA Rules Effective January 1, 2018 Telephone/Webcast
 Thursday, October 5, 2017 2 - 3:30 p.m.

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