



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Consumer Debt Series: Reducing Consumer Loan & Collection Losses: Workouts, Forbearance, Restructuring & More Thursday, July 19, 2018 2 - 3:30 p.m.

Liability lawsuits against financial institutions involving consumer collections are increasing. There are numerous laws and regulations covering consumer debt collection activities that institutions must follow. Consequently, there are numerous opportunities for errors and mistakes in the collection process. Therefore, it is important for your institution to understand proper collection procedures to avoid liability. This webinar explains all aspects of the consumer collection process, including collection letters, default notices, right to cure notices, workouts, forbearance, restructurings, and setoff on deposit accounts.

HIGHLIGHTS

- Common mistakes in the collection process and how to correct them
- Examples of how creditors have gone too far in the collection process
- Explanation of the 10 collection activities that regulators are watching closely
- Summary of the Fair Debt Collection Practices Act
- How your institution can reduce its risk of liability

TAKE-AWAY TOOLKIT

- CFPB Bulletin Prohibition of Unfair, Deceptive, or Abusive Acts or Practices in the Collection of Consumer Debts
- Checklist of steps in the consumer collection process
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is directed to consumer loan officers, loan operations personnel, credit administration personnel, collection personnel, compliance officers, attorneys, managers, and others involved in the collection process.

ABOUT THE PRESENTER

Elizabeth Fast, JD, CPA, is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Fast is the head of the firm's training division. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from Pittsburg State University in Kansas. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was general counsel, senior vice president, and corporate secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions. She is a member of the Missouri State Banking Board by appointment of the governor.

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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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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Consumer Debt Series: Reducing Consumer Loan & Collection Losses: Workouts, Forbearance, Restructuring & More Telephone/Webcast

Thursday, July 19, 2018

2 - 3:30 p.m.

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