



## JULY 14-15, 2009

DoubleTree Hotel  
Syracuse  
6301 Route 298  
East Syracuse, NY  
(315) 432-0200

## JULY 21-22, 2009

Crowne Plaza LaGuardia  
104-04 Ditmars Blvd.  
East Elmhurst, NY  
(718) 457-6300

### SCHEDULE

8:30 am - Registration  
9:00 am - Program  
12 noon - Lunch  
4:00 pm - Adjourn

### SPEAKER

**David Luken**  
*Professional Bank  
Services, Inc.*

### QUESTIONS?

Contact Elisa Legg  
212-297-1679  
[elegg@nyba.com](mailto:elegg@nyba.com)

### REGISTER TODAY!

Fax or mail the  
registration form

## Focusing on Recent Changes...

- ☑ Are you worried that the attention being focused on the current "mortgage crisis" will result in increased scrutiny of your compliance with RESPA and Truth-in-Lending during your next compliance examination?
- ☑ Have you noticed the increasing number and amount of penalties being assessed for noncompliance with Flood Insurance requirements?
- ☑ Are you concerned that your procedures to ensure compliance with anti-discrimination requirements may not be adequate?
- ☑ Do you wonder if there will ever be an end to new regulations issued under the FACT Act?
- ☑ How are you supposed to keep up-to-date when consumer protection laws and regulations continue to become more complex, the consequences of noncompliance become more severe, and your time and resources are more and more limited?

Professional Bank Services can help guide you through the maze of lending compliance. This year, the two-day annual lending compliance program focuses on those areas that are particularly high-risk and the subject of more intense examiner attention. While the manual contains detailed outlines on numerous compliance topics applicable to all financial institutions, the discussion will focus on the current regulatory "hot spots," your compliance questions, and proposals that your institution needs to address.

### Audience

This program is suitable for compliance officers, lenders, loan administration personnel and auditors. Program content is **presented at the basic to intermediate level** and focuses on federal law. Attendees should be familiar with lending terms and procedures as well as the laws of their state. This is the annual review for those who realize the breadth of their task and know that, without help, they cannot read enough to keep up in this area. **This program is approved for 13 hours CLBB/CRCM and 12 hours CPE.**

### Highlights

- Regulation B/Equal Credit Opportunity Act
- Fair Housing Act
- Regulation X/Real Estate Settlement Procedures Act
- Regulation Z/Truth-in-Lending Act
- Flood Disaster Protection Act
- Fair Credit Reporting Act/FACT Act

# PROGRAM

## REGULATION B

- Adverse action notice requirements for co-applicants and guarantors
- Collection of monitoring information, including telephone and online applications
- Spousal signatures and business guarantees
- Documenting intent to file joint applications

## FAIR HOUSING ACT

- Data collection requirements
- Effect of third-parties' actions, e.g., discriminatory appraisals

## RESPA

- Issues related to lender "up-charges"
- Prohibition of referral fees
- Disclosure of lender-paid fees
- Content and accuracy of good faith estimates and settlement statements

## REGULATION Z

- Adjustable rate mortgages
- Lender fees – what is or is not a finance charge
- Identifying and disclosing HOEPA (Section 32) mortgages
- Revolving home equity lines of credit
- Rescission pitfalls

## FLOOD INSURANCE

- When flood determinations are required
- Use of previous determinations
- Accuracy, content and timing of required notices
- Insurance coverage – How much is enough?

## FAIR CREDIT REPORTING ACT

- Update on FACT Act
- FCRA adverse action notice to co-applicants
- Consumer "opt out" procedures from sharing reports with affiliates
- Use of reports for deposit and employment purposes

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**About the Speaker:** David Luken is a Senior Consultant at PBS. Prior to joining the firm in 1992, Mr. Luken was senior vice president and general counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas bankers associations. He conducts over 100 seminars a year in the areas of lending and deposit compliance, Bank Secrecy Act, internet banking, information security and privacy law.

**The Manual:** Attendees receive a manual with a detailed outline on each discussion topic. Also included in the manual are detailed outlines on the following compliance topics, which may not be discussed during the seminar due to time constraints:

- Home Ownership Counseling/Notification of Rights of Service members
- Limitations on Terms of Consumer Credit Extended to Service members
- Private Mortgage Insurance
- Unfair and Deceptive Trade Practices/Regulation AA

**Registration:** The registration fee for this program is \$625. Fee includes lunch, coffee breaks and all course materials. Payment must accompany registration.

**Hotel Reservations:** For room reservations, please contact the hotel directly at: DoubleTree Hotel, E. Syracuse – (315) 432-0200 and Crowne Plaza LaGuardia, E. Elmhurst, NY – (718) 457-6300. Directions may be obtained at [www.nyba.com/education](http://www.nyba.com/education) or email [rmurjani@nyba.com](mailto:rmurjani@nyba.com) / (212) 297-1666.

**Upcoming Compliance Programs presented by Professional Bank Services:** go to [www.nyba.com](http://www.nyba.com) - Calendar of Events – for registration materials

**Mastering HMDA** – July 7 – Albany; July 16 – Syracuse; July 23 – E. Elmhurst

**Deposit Compliance** – August 6 - Albany

**Anti-Money Laundering & BSA** – Sept 22 – Buffalo; Sept 23 – Syracuse; Sept 24 – Albany; Sept 25 – E. Elmhurst

# REGISTRATION FORM – Compliance with Federal Lending Regulations

**Choose Site:**      \_\_\_ July 14-15, E. Syracuse                      \_\_\_ July 21-22, E. Elmhurst

**Registration Fees:**      \$625 per registrant

**Payment type:**      \_\_\_ Check enclosed      \_\_\_ MasterCard      \_\_\_ Visa      \_\_\_ Discover

Card # \_\_\_\_\_ Exp \_\_\_\_\_

Name on Card \_\_\_\_\_ V-Code \_\_\_\_\_

Please fill out completely; copy form for additional registrants.

Name \_\_\_\_\_ Nickname \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

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

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

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Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**Authorized by:**

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

Institution \_\_\_\_\_ Phone \_\_\_\_\_

**Send registration form and payment to:**  
Professional Bank Services, Inc.  
6200 Dutchman's Lane, Suite 305  
Louisville, KY 40205-3309

**Or, FAX to (502) 451-6755 with credit card information**

**Cancellation Policy:** If you cancel seven days before the seminar date, PBS grants full refunds. If you cancel later, but prior to the date of the seminar, PBS will impose a \$50 cancellation fee. If PBS cancels a seminar for any reason, all fees are refunded. To cancel, call PBS at 800/523-4778, ext. 205 or 239.