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Introduction to Lending Compliance

Presented by Professional Bank Services and the New York Bankers Association

"An investment in knowledge always pays the best interest." -Benjamin Franklin



Learn the Basics Now!

"Compliance" is fundamental job knowledge for all financial institution personnel. The burden of comprehending the increasing list of federal regulations cannot be effectively placed on just one person or group of people.

Seminar instructors are highly experienced members of the PBS consulting staff. The seminar includes a separate, dedicated review of each regulation. Attendees learn when a regulation is applicable, the financial institution's general responsibilities and where additional information can be found to deal with complex issues. They also have an opportunity to relate the regulations to one another and develop an overall understanding of the regulatory framework.

MARCH 20, 2012
Hyatt Summerfield Suites
101 Corporate Park Drive
White Plains, NY 10604
(914) 251-9700

MAY 8, 2012
Albany Marriott
189 Wolf Road
Albany, NY 12205
(518) 458-8444

SCHEDULE

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

FEES

\$290 - NYBA members
\$335 - non-members

REGISTER TODAY!

Fax or mail the registration form to PBS.

DISCOUNTED PRICING FOR NYBA MEMBERS!!

\$290 per attendee -
Promo Code: 12NYB45

Audience

This seminar is an overview of compliance responsibilities imposed by the major regulations in the lending area, *particularly consumer compliance*. It is designed to meet the needs of lending officers and loan administration personnel. It is **taught at the basic level** and is appropriate **for those needing an introduction to lending compliance or more experienced personnel wanting a refresher course**.

Program

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD's Regulation X
- HMDA/Regulation C
- Fair Credit Reporting Act/FACT Act-Regulation V - including the new Risk-Based Pricing Notice
- Flood Disaster Protection Act
- Bank Sales Of Insurance
- Limitations on Terms of Consumer Credit Extended to Service Members and Dependents
- Equal Credit Opportunity Act/Regulation B

Focal Points:

- Prohibitions on discriminatory lending activity
- Spousal signature rules
- What can be asked during the application process
- Permissible uses of credit reports
- Coverage and disclosure requirements for flood insurance
- General coverage and mortgage disclosure requirements under Truth-In-Lending
- Right of Rescission
- Section 32 and 35 mortgages
- RESPA coverage and disclosures
- Collection and reporting of HMDA data
- Written and oral disclosures related to the sale of optional insurance
- Coverage and disclosure rules for certain loans to service members and their dependents

Registration

The registration fee is \$290 for NYBA members and \$335 for non-members. You must use **Promotional Code 12NYB45** to receive the discounted rate for members. The fee includes cost of luncheon, refreshment breaks and instructional materials. Registration must be received with payment and sent to:

Professional Bank Services
6200 Dutchman's Lane, Suite 305
Louisville, KY 40205

Cancellation policy: If you cancel seven days before the seminar date, PBS will grant full refunds. If you cancel later, but prior to the date of the seminar, PBS imposes a \$50 cancellation fee. If PBS cancels a seminar for any reason, all fees paid will be refunded in full. To cancel or substitute participants, call (800) 523-4778, ext. 205 or 239.

Hotel Reservations

To make hotel reservations, please call the hotels directly.

Directions

For driving directions, please refer to the Education & Meetings page of the NYBA website at www.nyba.com, or call the hotels directly.

Attire

Business casual attire is appropriate for PBS Compliance Seminars. Meeting room temperatures often fluctuate. Please bring a sweater or light jacket.

Program Level: Basic

Continuing education approvals: CPE: 6.5; CRCM: 6.75 through the Institute of Certified Bankers

Prerequisites: There are no prerequisites for this course.

Instructional Method: Group live



Professional Bank Services, Inc. is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN, 37219-2417. Web site: www.nasba.org

2012 New York Calendar of Upcoming Professional Bank Services Training

March 20	How to Ensure Compliance with Deposit Regulations – Albany
March 21	How to Ensure Compliance with Deposit Regulations – Syracuse
March 21	Mortgage Update B to Z Seminar – White Plains
March 22	Mastering HMDA Workshop – White Plains
March 29	How to Ensure Compliance with Deposit Regulations – White Plains
May 8	Introduction to Lending Compliance – Albany
May 9	Mortgage Update B to Z Seminar – Albany
May 10	Mastering HMDA Workshop – Albany
Sept 10	Anti-Money Laundering and Bank Secrecy Act Seminar – Amherst
Sept 11	Anti-Money Laundering and Bank Secrecy Act Seminar – Syracuse
Sept 12	Anti-Money Laundering and Bank Secrecy Act Seminar – Albany
Sept 13	Anti-Money Laundering and Bank Secrecy Act Seminar – East Elmhurst

Mark Your Calendars – NYBA Events

May 8-10	Community Bank Internal Audit Training – Baldwinsville
June 6-8	NYBA Technology, Compliance & Risk Management Forum – Saratoga Springs

REGISTRATION FORM – Introduction to Lending Compliance Seminar

Select Location: _____ White Plains (3/20) _____ Albany (5/8)

Registration Fees: \$290 - NYBA members; \$335 per registrant-non-members. You may also register online at www.probank.com or call 800-523-4778 – you must enter Promotion Code: **12NYB45** to get the discounted member rate

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 _____

Name _____ Nickname _____ Title _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

Name _____ Nickname _____ Title _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

Authorized by:

Name _____ Title _____

Institution _____ Phone _____

Send registration form and payment to:
Education Division
Professional Bank Services, Inc.
6200 Dutchman's Lane, Suite 305
Louisville, KY 40205-3309
Or, FAX to (502) 451-6755 with credit card information

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