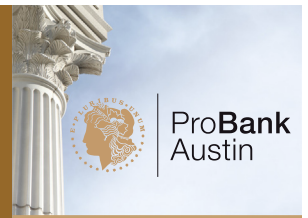


2017 MASTERING HMDA: Transitioning to the New Rules



A full-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act (HMDA) and the Consumer Financial Protection Bureau's Regulation C. Whether you are new to HMDA or have been reporting for years, you will receive benefits from this seminar's practical, "real world" approach to HMDA compliance. This seminar will also focus on the "new" data collection requirements effective in 2018.

HMDA poses challenges to both novice and experienced reporters. With increased regulatory scrutiny of HMDA data for fair lending purposes and the potential penalties associated with technical errors, it is crucial for an institution's HMDA data gathering and reporting process to be precise.

This Mastering HMDA seminar provides a comprehensive discussion of the regulation and explanations of common errors and violations. Throughout the presentation, the instructor discusses relevant FAQs (Frequently Asked Questions) published by the regulators and questions received from ProBank's call-in service. The seminar provides the attendee the opportunity to get practical answers to their recurring questions.

Learn how the CFPB's final rule is changing HMDA! Hear how the changes and implementation phases will impact the institutions and transactions covered; the information required to be collected and recorded; and the processes for reporting and disclosing that data.

The Manual

Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

Who Should Attend

Anyone involved in HMDA data collection and/or reporting will benefit from this program. Loan processors, trainers, compliance officers, and auditors will also find this seminar to be informative.

Program Level: Intermediate

Seminar Speakers

David Luken is a Vice President at ProBank Austin. 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 ProBank 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. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, bank secrecy act, Internet banking, information security and privacy law.

Kathleen Mayes is a Vice President at ProBank Austin. Prior to joining the firm in 2000, Ms. Mayes served as a Compliance Examiner for the Federal Deposit Insurance Corporation in the San Francisco Region. Ms. Mayes has nearly fifteen years experience with the FDIC and Federal Home Loan Bank/Office of Thrift Supervision. In addition to her compliance experience, Ms. Mayes served as a senior supervisory analyst with the FHLB/OTS, supervising multi-billion dollar savings and loan associations and holding companies and recommending action regarding institutions exhibiting adverse financial operating trends, violations of law and regulations, and other problems. Ms. Mayes is a Certified Regulatory Compliance Manager.

Mary Neil Price is a Senior Consultant and Vice President at ProBank Austin. Ms. Price received her B.A. degree from Newcomb College in 1982 and her J.D. from Tulane University Law School in 1985. She has practiced banking and transactional law for thirty years. Her experience includes representation of community, mid-sized, regional and money-center banks. In private practice her career has encompassed mergers and acquisitions of privately held and publicly-traded companies, equity capital and debt transactions, credit and finance and regulatory compliance. As in-house, general counsel and corporate secretary of a regional multi-bank holding company, she oversaw legal, compliance and CRA operations, including corporate governance, fair lending, benefits and executive compensation, and expansion into non-deposit products and services. As an adjunct professor at Belmont University School of Law, Ms. Price has taught Payments Systems (UCC Articles 3 and 4) and has taught Capital Management case studies at the LSU School of Banking.

Anetria Connell is a Vice President at ProBank Austin. Prior to joining the firm, she served as legal counsel to the Kentucky Department of Financial Institutions which regulates depository, non-depository, and securities entities. Her primary responsibility at the Department was the Dodd-Frank Act, whereby she assessed its effect on federal and state law and provided information and training to examiners and staff. In addition to her regulatory experience, Ms. Connell practiced business, real estate, and banking law. She graduated from The George Washington University Law School in 2004, and is licensed to practice law in Ohio and Kentucky.

HERE'S WHAT YOU'LL LEARN

- Coverage, Exemptions and Key Definitions Associated with HMDA
- What Information Goes Where" on the Loan Application Register
- Proper Lobby Notices and Requirements for Making HMDA Data Available to the Public
- Important FAQs and Other Tools Available from the FFIEC
- Why and How HMDA Data is Used During the Fair Lending Review Process
- Common Challenges Associated with HMDA, Including, Understanding the Definition of Refinance or Temporary Financing, and the Difference Between the Rate Spread and HOEPA Calculations

Seminar Agenda

All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group-Live



What attendee's are saying

"The training was a great combination of a refresher on old requirements and appropriately focused on upcoming changes to be implemented, including discussion of interpretations and example scenarios. "

**Online Survey Respondent
February 15, 2017 - Johnstown, PA**



Dates & Locations

July 20, 2017

LaGuardia Airport Marriott
102-05 Ditmars Blvd
E Elmhurst, NY 11369
718-565-8900

August 24, 2017

Hilton Garden Inn
Albany Airport
800 Albany Shaker Rd
Albany, NY 12211
518-464-6666

SEMINAR FEE INCLUDES:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

Additional Information

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all ProBank seminars.

Field Of Study Specialized Knowledge and Applications.

Prerequisites/Advanced Preparation
Basic Knowledge of HMDA Regulations

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

Credit Hours Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

Cancellation Policy If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If ProBank cancels a seminar for any reason, we will refund the entire registration fee.

Questions? Call 800-523-4778 For program questions, more information or refunds, select ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

ProBank Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling ProBank no later than the day of the program.



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

ProBank Austin, Louisville, KY, 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 submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

How to Register

MAKE CHECK PAYABLE TO:
ProBank Austin

MAIL FORM BELOW TO:
Education Division
ProBank Austin
Suite 305
6200 Dutchmans Lane
Louisville, KY 40205

**ADDITIONAL WAYS TO REGISTER
AND RECEIVE DISCOUNTED PRICING**
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Select Option 1 (or Ext. 205 or 235)
Reference Code: **17NYB25**



2017 MASTERING HMDA: TRANSITIONING TO THE NEW RULES - NEW YORK BANKERS ASSOCIATION

I/WE WILL ATTEND THE SELECTED SEMINAR July 20, 2017 E Elmhurst, NY August 24, 2017 Albany, NY

INSTITUTION INFORMATION

FINANCIAL INSTITUTION _____

MAILING ADDRESS/PO BOX _____

CITY STATE ZIP CODE _____

TELEPHONE # _____

ROUTING/MICR # _____

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

ATTENDEE #1 _____ \$340

EMAIL ADDRESS _____ MOBILE # _____

ATTENDEE #2 _____ \$340

EMAIL ADDRESS _____ MOBILE # _____

ATTENDEE #3 _____ \$340

EMAIL ADDRESS _____ MOBILE # _____

Presented in 2017 by ProBank Austin.

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER AMERICAN EXPRESS **PLEASE PRINT CLEARLY**

TOTAL REGISTRATION FEE ENCLOSED: \$ _____

CARD NUMBER _____

EXP DATE _____

CVV (SECURITY CODE) _____

AUTHORIZED SIGNATURE _____

CARDHOLDER'S NAME _____

CARDHOLDER'S BILLING ADDRESS _____

CITY/STATE/ZIP _____