IOWA BANKERS ASSOCIATION *An IBA Seminar*

Frequent Mistakes in Lending Compliance

Webinar • October 7, 1:30-3:30 p.m.

A fast-paced, light-hearted seminar designed to help lenders improve compliance knowledge and avoid the wrath of compliance officers!

This seminar has been developed out of necessity! Regulatory compliance is an area of significant potential risk for your bank and for each lender individually. However, lenders may take a somewhat "cavalier" attitude and perspective regarding a wide variety of compliance issues.

This fast-paced and fun seminar presents up-to-date information and requirements on a variety of difficult compliance issues. Topics for discussion have been chosen from regulatory reports, questions frequently asked in seminars and the instructor's nationwide teaching experience. Opportunity for questions and answers will be provided. This program will not present an in-depth, exhaustive discussion of each regulation. Rather, it targets the areas where mistakes most frequently occur.

Highlights

- Fair Lending, Equal Credit Opportunity Act, Reg. B
- RESPA
- Truth in Lending (Reg. Z)
- Flood Insurance
- Environmental Risk/Liability
- Appraisal Regulations (including recent proposed regulatory guidelines on appraiser and evaluator independence)
- HMDA

Audience

This program is geared to loan officers, loan assistants and credit analysts. Compliance officers, loan review and administrative personnel, loan secretaries and administrative assistants will also find this program most helpful in providing support to loan officers and the lending function, but the program does not present detailed requirements of each regulation mentioned above. The intent is to help lenders become more aware of their responsibilities.

CE Applied: 2.5 hrs. CRCM/CLBB/CPB with the Institute of Certified Bankers

Speaker

Bob Ullom, a nationally recognized banking educator, began his career as a CPA who came to banking in 1970 to establish a credit analysis function. Bob has been president of two start-up banks and led both fast growing institutions to profitable, sound status. Since 1989, Bob has provided relevant, "real world" training in over 35 states for bankers associations and individual banks. He is currently presenting a wide variety of seminars dealing with all areas of lending and credit management, management in a changing banking environment, bank directors and compliance.

What is a Webinar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

What is an On-Demand Webinar?

A On-Demand Webinar is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase an On-Demand Webinar, you have unlimited access to the program for 6 months from date of purchase..

Frequent Mistakes in Lending Compliance

Web Seminar • October 7, 1:30-3:30 p.m.

CE Applied: 2.5 hours CRCM/CLBB/CPB

Check all appropriate boxes *Seminar Code: SW2-1010*

Webinar/materials (live hookup)	❒ $225	Nonmember	❒ $275
On-Demand Webinar/materials*	❒ $245	Nonmember	❒ $295

Name Title

Bank

Sreet Address

Cty/State/Zip

Phone/Fax

E-mail

Three Ways to Register:

Online: Visit iowabankers.com (Calendar of Events)
Phone: Call 888-262-7701 with credit card information
Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

Method of Payment (check one): Check made payable to Bankers Ed
❒ Discover Card ❒ MasterCard ❒ VISA ❒ AMEX

Card Number Security Code

Signature Exp. Date

Seminar Content Questions: Contact IBA education department at (800) 532-1423.