

# Are Your Marketing & Advertising Efforts in Compliance with New and Existing Standards?

A web-based seminar  
Tuesday, August 17th, 2010,  
12:30 PM–2:30 PM Mountain



WYOMING BANKERS ASSOCIATION

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## Program Content:

The Institute of Certified Bankers™ (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This webinar has been approved for 2.5 CFMP & CRCM credits.

With everything else going on in the financial services industry, more than ever it is important that your advertising and marketing efforts are effective. Regulator and examiner attention to your advertising and marketing efforts is at an all-time high. There are many new requirements (especially in lending), but advertising is being looked at in a different way than before. In the rush to attract new business and keep the clients you have, compliance requirements can be easily be missed or ignored. Is your marketing department communicating with your compliance staff?

This session will help. What can you say in advertisements? What do you have to say? What can you not say? There are many different sets of rules that govern these questions, and more are on the way. How about your promotional efforts - contacting prospects and customers to let them know what you have available? As the compliance environment changes and becomes more complex, you have to stay on top of all the rules and regulations. This session can help.

## Covered Topics:

- New Regulatory Focus: Increased attention to unfair and deceptive acts and practices (UDAP) - how can you stay clear of trouble? Don't miss the forest for the trees
- Newer loan advertising rules under Reg. Z for both mortgage loans and open-end plans from the Credit CARD Act
- New rules under the Credit CARD Act - applies to more products than just credit cards, by the way
- Consumer deposit products in Truth in Savings
- Existing rules for consumer loan products in Regulation Z
- Fair lending when marketing lending products
- "Equal Housing Lender" statement and the logo - when must these be used?
- Advertising over the Internet and social media - different standards?
- Soliciting via the phone and e-mail: the Telemarketing Sales Rule (TSR), Junk Fax, and CAN-SPAM
- Privacy implications - sharing information under Privacy regulations and FCRA
- Promotions - drawings, giveaways, bonuses, etc.
- Tax implications, and what not to say when talking about tax breaks
- And more

Frequent question and answer sessions throughout this presentation.

## Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Vice President and Compliance Manager for a large financial institution in Ohio. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at dozens of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

## Who Should Attend:

This session would be useful to anyone involved in the development and marketing of your institution's products and services, including the marketing department, compliance officers, auditors, business managers, sales and service staff, and anyone else whose duties involve promotion.

## Registration Fee:

**\$255 per web connection, per session.** Additional branches will receive a reduced rate of \$150!

## Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

**If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.**

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*\*Please include an email address as this is how your webinar materials will be delivered to you.*

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| <input type="checkbox"/> Web connection                             | \$255 |
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| <input type="checkbox"/> Web connection and audio CD plus materials | \$375 |

## Ways to Register:

ONLINE: [www.bankwebinars.com](http://www.bankwebinars.com)

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Please Do Not fax registrations to the Wyoming Bankers Association

## Method of Payment:

- Please invoice our bank  
 Check made payable to TTS  
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For assistance, please call Cheryl Johnston, (307)638-5008