

Learn From Others' Mistakes - Common Compliance Violations and How to Avoid Them

A web-based seminar
Tuesday, September 14th, 2010,
9:00 AM–11:00 AM 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 CRCM credits.

With the universe of compliance rules, regulations, interpretations, and the like growing more complex every day, the potential to violate the rules multiplies. In addition, many of these rules are not written in everyday English, and there are gray areas - again increasing the risk of violation. Many of the rules carry significant penalties for noncompliance (both in monetary terms as well as difficult examinations). This webinar concentrates on frequent compliance violations - those rules that historically cause the most violations.

We will discuss both what the common problems are and discuss recommendations on how to fix problems that have already arisen. We will also present several ideas to avoid committing these violations in the first place. In addition, some newer requirements in compliance and how to avoid errors will also be discussed.

Covered Topics:

- Reg. Z and RESPA problems - timing of disclosures (and how to fix this - it's easier than you think), and multiple disclosures
- Disclosure issues under the new GFE and HUD-1 forms
- Reg. Z disclosure, rescission, and advertising rules
- Reg. O - lending to your insiders: an easy rule to violate
- Reg. B/ECOA - probably the last rule you'd want to violate
- Suggested ideas for an effective Fair Lending program
- Reg. E error resolution
- Bank Secrecy Act - many areas to trip up the careful banker, including AML and CIP rules
- Privacy issues
- HMDA reporting issues, including common data integrity problems
- FCRA (including FACT Act) landmines - have the right policies
- Flood insurance documentation, particularly amount of coverage
- And much more

Plus 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:

Anyone in the institution having compliance responsibilities - when you think about this, it could be just about anyone in the institution. This may include members of senior management, operations personnel, lending personnel, underwriters, customer service representatives, back-room personnel, and of course compliance officers, auditors, and attorneys, and anyone else in the institution that might benefit from this valuable information.

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.

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