



**Community Bankers**  
Association of Kansas

## **Consumer Lending Series: Hot Regulatory Issues in Consumer Lending**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

WEBINAR OR ON-DEMAND WEB LINK  
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**Thursday, August 18, 2011**

**Since regulations seem to be constantly changing,  
there are more regulatory “hot buttons” than ever before!**

**Compliance officers and lenders alike are finding that consumer loans aren't always a “walk in the park” during an examination. Examiners are scrutinizing the compliance and safety and soundness issues of consumer loans more than ever.**

This session will bring you up-to-speed on today's hot issues and explain where examiners are focusing their attention. New lenders will gain a better understanding of consumer lending; experienced lenders and compliance officers' skills will be enhanced. Join us to learn important consumer loan issues from the perspective of compliance, underwriting, safety and soundness, and examiner scrutiny!

**Continuing Education: Attendance verification for CE credits provided upon request.**



### **HIGHLIGHTS**

- **Hot Topic:** fair lending issues, especially regarding pricing and gender issues
- **New Requirements:** examiners' emphasis on risk-based pricing and notices
- **Compliance issues with the application:** completeness, intent to apply jointly, etc.
- **BSA issues:** CIP and OFAC requirements (including a loan risk profile form for BSA purposes)
- **Miscellaneous compliance requirements:** federal insurance disclosures, privacy, fraud alerts, notice of negative information, Truth in Lending, and more
- **Medical information dos and don'ts**
- **Safety and soundness:** the C's of credit including a risk-based underwriting tool

### **WHO SHOULD ATTEND?**

This informative session is designed for new and experienced lenders, loan support staff, loan review personnel, compliance officers, and auditors.

## **MEET THE PRESENTER**

**Ann Brode,  
Brode Consulting Services, Inc.**



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