



# Community Bankers Association of Kansas presents...

Monday May 10, 2010

**Writing a Policy for FACT Act Risk-Based Pricing Regulations:  
Effective January 1, 2011**

Telephone / Webinar scheduled 2:00 - 3:30 pm

The Agencies have announced the final ruling on Section 311 of the FACT Act involving risk-based pricing. Your bank must have guidelines, be in compliance with new standards and disclosures, and you will be **required** to have a written policy! These final rules will be effective January 1, 2011. So where do you begin? With this valuable session! **The participant manual for this webinar will be written in "policy language"** developed from the final regulations. It will be provided in MS Word so it can be easily edited into a viable policy for your bank. You will also receive sample disclosures and other tools to assist you in complying with the new regulations.

**HIGHLIGHTS**

- Which loans will be affected by the new risk-based pricing disclosure?
- General rule and methods for identifying consumers who must receive the notice
- Discussion of two alternatives for analysis (credit-score proxy method and tiered-pricing method)
- Exceptions to the notification rules
- Sample disclosures

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

**WHO SHOULD ATTEND:**  
This informative session is designed for compliance officers, lending personnel, and auditors

	<u>TRAINING OPTION</u>	MEMBER	NON-MEMBER
A	Telephone Seminar	\$205	\$275
B	Webinar <small>(audio will be over normal phone lines / visuals over the web)</small>	\$215	\$285
C	Webinar <b>and</b> On-Demand Web Link** Plus receive a FREE CD Rom	\$260	\$330
D	On-Demand Web Link** Plus receive a FREE CD Rom	\$200	\$270

**\*\*ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.\*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **\*CD Rom for PC use only**

<b><u>CIRCLE OPTION</u></b>	Choose option above by circling corresponding letter next to seminar choice below. <i>*See "EXAMPLE" Below **Pricing is for each seminar selected / per phone line</i>
A B <b>C</b> D	Writing a Policy for FACT Act Risk-Based Pricing Regulations: Effective January 1, 2011, <i>Monday, May 10</i> <b>"EXAMPLE"</b>
A B C D	Writing a Policy for FACT Act Risk-Based Pricing Regulations: Effective January 1, 2011, <i>Monday, May 10</i>

**Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Bank:** \_\_\_\_\_ **Address:** \_\_\_\_\_

**City & Zip:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

[4 Easy Ways to Register](#)

*Fax: (785) 271-1508 - Phone: (785) 271-1404 - Email: [info@cbak.com](mailto:info@cbak.com)*

*Mail: Community Bankers Association, 3003 SW Van Buren Ste A, Topeka, KS 66611-2224*