

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

March 28, 2017

Courtyard Marriott, 3020 Riffel Dr., Salina, KS 67401, (785)309-1300



Community Reinvestment Act (Morning Session)

A regulation that has major impacts on all parts of your bank operation.

National Flood Insurance Program Review and Update (Afternoon Session)

Understanding and assuring that the loan origination and servicing process is free of deficiencies.



Presented By:



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Community Reinvestment Act (morning session)

There are a number of new regulations coming, but they are not yet here. This gives us an opportunity to take a look at existing regulations to assure that they are not forgotten.

The Community Reinvestment Act has major impacts on all parts of the bank operation, and has new FAQ's which were promulgated in 2016. The CBC morning session will provide a comprehensive overview of all parts of the regulation. All of the FAQs, both existing and new, will be included in the appropriate section of the manual, so the manual will be a complete review of the entire regulation. Additional information regarding this subject will be available to all attendees on the web. We will conclude with a case study, time permitting.



Who Should Attend

Compliance officers should attend this session. In addition, all personnel with responsibilities for CRA management, including senior management, auditors, and others should also consider joining us for this session.

National Flood Insurance Program Review and Update (afternoon session)

Every time anyone in the bank makes a flood error, there is potential for a \$2,000 fine. And multiple flood errors in the loan can result in multiple fines. As a result, now, more than ever, we need to understand and assure that the loan origination and servicing process is free of any deficiencies, including completion of documents, getting insurance when required, and other mistakes.

Date and Location:

March 28, 2017

Courtyard Marriott
3020 Riffel Dr.
Salina, KS 67401
(785)309-1300

Room Rate: \$109.00 per night

Group Block Name:

CBACBAB for a King bed or
CBACBAA for 2 Queen beds.

The seminar will begin with a continental breakfast at 7:30 AM. The seminar will begin at 8 AM and end at 5 PM with a one-half hour lunch.

The CBC afternoon session will cover all aspects of the flood process. The focus will cover both the loan origination process and the loan servicing process, and the steps that bankers must take to assure appropriate compliance.

Included in the presentation will be examples from the real world, explaining exactly how “not to do it.” The flood regulations continue to face changes, and this seminar will include all changes up to the date of the presentation.

Who Should Attend

As this presentation will include information for the entire flood insurance process team, including loan officers, processors, loan servicing personnel, and loan management, this seminar will provide information for all of these job descriptions. Others in your institution will find value in this presentation, including auditors, and others with flood responsibilities.

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AGENDA

Community Reinvestment Act (morning session)

- Overview and History of the Regulation
- Definitions
- Subpart B – Standards for Assessing Performance
- Lending Test
- Investment Test
- Service Test
- Community Development Test for Wholesale or Limited-Purpose Banks
- Small Bank Performance Standards
- Strategic Plan
- Assigned Ratings/Discrimination/Impact
- Subpart C – Records, Reporting, and Disclosure Requirements
- Content and Availability of Public File
- Prohibition Against Use of Interstate Branches Primarily for Deposit Production
- Miscellaneous FAQ
- Case Study

National Flood Insurance (afternoon session)

- The current state of the flood rules
- Loan origination and flood
- Flood insurance strengths and weaknesses
- Flood insurance limit
- How to determine the amount of flood insurance required
- The unique issues surrounding condominiums
- Appropriate procedures
- Loan servicing issues
- Force placing insurance
- Other impacts of the regulation, and how to respond



Seminar Presenter



Bill Elliott, CRCM, Senior Consultant and Manager of Compliance

With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.