



2009 ECOA Review & Update

August 6, 2009, 12:30 - 2:30 p.m. (MDT)



Understanding the rules is the first step to avoiding Fair Lending problems. Avoiding common violations is another step needed to assure a positive outcome in examinations. This seminar provides a comprehensive review of ECOA and Regulation B.

The Equal Credit Opportunity Act and Regulation B have been around for decades, and during that time examiners have continually cited violations and courts have continually found creditors liable for violations of the law and regulation. This two-hour seminar explains how to comply with ECOA and Regulation B, HMDA and Regulation C pricing information.

Why Participate?

How to comply with ECOA and Regulation B is core knowledge needed by everyone involved with lending. Understanding the rules is the first step to avoiding problems. Avoiding common violations is another step needed to assure a positive outcome in examinations. This program explains the rules and reviews common violations.

Highlights

Upon completion of this program your staff will understand:

- The prohibited bases of discrimination;
- What questions can and cannot be asked during an application;
- The appraisal rules;
- Rules regarding extensions of credit;
- How to provide an appropriate notice of action taken;
- Record retention rules;
- Liability provisions, and
- Rules for making referrals to the Department of Justice and the Department of Housing and Urban Development.

Speaker

Jack Holzknicht, a principal with Pegasus Educational Services, LLC, has provided training to thousands of bankers and examiners for 27 years. He has the ability to identify the key compliance issues from each regulation. Jack's career began as a federal bank examiner. He also headed the form and software division of a regional consulting company and spent 7 years in charge of their education division. Jack has been an instructor at compliance schools presented by the Kentucky, Pennsylvania, New York and Texas bankers associations. He also developed and delivered training for the FDIC and OTS.

Audience

The program is designed for compliance officers, auditors and for anyone involved in any aspect of a bank's consumer, commercial or real estate lending departments.

CE Approved: 2.5 hours CRCM/CPB/CLBB/CCSR with the ICB

What is a Web Seminar?

A web seminar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each web seminar registration provides one connection to the live web seminar, written materials and access to the Web Seminar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888/262-7701.

Please check all appropriate boxes

SW2-1130

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Web Seminar/materials (live web seminar)

\$250 mem \$500 non-mem

Archive/materials*

\$270 mem \$540 non-mem

*Unlimited online access to a copy of the webinar for 6 months from purchase date

*We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

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Four Ways to Register:

Online: Visit www.montanabankers.com (Education)

Fax: Fax completed form with credit card information to 512/381-1571

Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749 by ten days prior

Phone: Call Bankers Ed at 888/262-7701

*Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888/262-7701 for assistance.

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