



# Conducting a Fair Lending Self Assessment

April 16, 2010, 12:30 - 2:30 p.m. (MT)



This program explains a method of self assessment based on interagency fair lending examination procedures. It involves side-by-side file review and other techniques that help you rapidly focus on areas in which problems are most likely to occur.

The primary purpose of a Fair Lending Self Assessment is to detect problems before examiners cite violations, the Department of Justice seeks a consent decree or a consumer hires an attorney to take legal action against your bank. There is not just a single preferred method for conducting the self assessment. Some focus primarily on statistical analysis, a technique that works best with high volume lenders. Other methods focus on side-by-side file reviews. Some use a combination of techniques.

### Why Participate?

This program explains a method of self assessment based on the interagency fair lending examination procedures. It involves side-by-side file review and several other techniques that help you rapidly focus on the areas in which fair lending problems are most likely to occur. By conducting the assessment using the same procedures as the examiners, you are "plowing the field before the examiners plow it." The goal is for you to turn up problems before they are found by others.

### Highlights

This program includes a review of consumer, real estate and commercial loans. It also covers various aspects of the lending process including:

- Developing lending policies;
- Marketing;
- Product steering;
- Taking applications;
- Underwriting loans;
- Loan pricing, and
- Extending credit.

### 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

This session is designed for everyone in the loan department (from loan clerks to senior management), Compliance Officers, marketing staff and Auditors. The program is presented at the basic level.

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

### What is a Web Seminar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides one connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by 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.

An On-Demand Webinar is a live webinar that has been recorded and streamed to your computer to watch at your convenience. The program can be viewed any time. You may watch a portion of the program, come back, and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase an On-Demand Webinar, you have unlimited access to the program for 6 months from date of purchase. Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants.

Complete one registration per location.

### Please check all appropriate boxes

**SW2-1280**

### Conducting a Fair Lending Self-Assessment

**April 16, 2010**

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.

Name \_\_\_\_\_

Title \_\_\_\_\_

Bank \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone/Fax \_\_\_\_\_

E-mail \_\_\_\_\_

-Preferred Payment Method: Online or e-Check

-Payment Must Accompany Registration - Invoices are Not Provided

### Three Ways to Register:

Online: Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749 by April 6, 2010

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.

### Method of Payment (check one):

Check payable to Bankers Ed (must be accompanied by registration form)

Discover Card

MasterCard

VISA

AMEX

Card Number \_\_\_\_\_

Security Code \_\_\_\_\_

Signature \_\_\_\_\_

Exp. Date \_\_\_\_\_