



# Unfair, Deceptive or Abusive Acts & Practices

February 9, 2012, 12:30 - 2:30 p.m. (MT)



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Regulatory attention on the topic of Unfair or Deceptive Acts and Practices has been rising for several years. The Dodd-Frank Act has expanded the topic to include Unfair, Deceptive or Abusive Acts or Practices (UDAAP). The purpose of this program is to assure you are aware of the current status of the rules on this topic, to make you aware of the pending changes, and to provide examples of acts or practices cited by examiners.

### Why Participate?

A significant number of financial institutions have felt the sting of enforcement actions as a result of engaging in unfair or deceptive acts or practices. Regulatory enforcement actions, which frequently include significant penalties, are reviewed during the program.

### Highlights

Upon completion of this program your staff will understand:

- The existing laws, regulations and guidance that govern this topic;
- The changes resulting from the Dodd-Frank Act;
- What acts or practices are unfair;
- What acts or practices are deceptive;
- Recent regulatory enforcement actions; and
- Recent guidance on mortgage loan acts and practices.

The major focus of the program is on lending issues.

### Presenter

**Jack Holzknicht, CRCM**, a principal with Pegasus Educational Services, LLC, has provided training to thousands of bankers and examiners for 28 years. 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. He also developed and delivered training for the FDIC and OTS.

### Audience

The program is designed for lenders, compliance officers, auditors and for those with responsibility for assuring compliance throughout your lending departments

*CE Applied: 2.5 hrs. CRCM/CLBB/CPB/CCSR w/the Institute of Certified Bankers*

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SW2-1344

#### UDAAP

February 9, 2011

Web Seminar/materials (live web seminar)

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