



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Your Fair Lending Exam: What the Examiners Want!

Tuesday, April 20, 2010

2 - 3:30 p.m.

**New Registration
Options!**

The Interagency Fair Lending Examination Procedures were revised in late 2009. This update reflects the changing environment and is, in part, a direct result of the recent regulatory focus on subprime lending. Several clarifications were made regarding pricing, steering, redlining, broker activity, performing examinations with small sample sizes, and data accuracy. As a result of these changes, bankers should be asking themselves some key questions:

- How does my bank's fair lending program stack up?
- Does my bank's internal or external fair lending review function meet current expectations?
- Will my bank be prepared for its next fair lending examination?

This webinar will explain the significant changes to the examination procedures and inform you of the examiners' expectations. The handout materials will be a valuable resource to assess your bank's fair lending program, including tools to assist in your internal review efforts.

HIGHLIGHTS

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| • Refresher on select requirements and prohibitions within the Equal Credit Opportunity Act/Regulation B | • Exploration of the fair lending examination process, including scoping, sample sizes, transactional and procedural reviews, and bank management response do's and don'ts |
| • Highlights of key changes to the examination procedures | • Suggestions for preparation/risk mitigation steps |
| • Handouts will include various review checklists and tools | |

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to stay abreast of the regulator's expectations of your bank's fair lending program. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is directed to senior lenders, management, compliance officers, loan review staff, and fair lending auditors.

ABOUT THE PRESENTER

Bryan Bradley, Senior Consultant in the Compliance Division with Young & Associates, a nationally-recognized firm specializing in community financial institution needs, has an extensive background working in the financial services industry. Bryan has served as a compliance officer for a variety of financial institutions, including national mortgage companies, a multi-billion dollar holding company, and community banks. In addition, he worked for the Federal Reserve Bank of St. Louis as a compliance examiner and has conducted numerous independent compliance-related reviews. Bryan holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, DC.

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The 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 five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

Your Fair Lending Exam: What the Examiners Want! Webinar
April 20, 2010 2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location book-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$245	\$395
	On-Demand Link**	\$245	\$395
	Special Pricing for Live Webinar & On-Demand Link	\$345	\$495
	Special Pricing for Additional Live Webinar Location	\$235	\$385

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Please note: On-demand link is available five days after the webinar date and expires six months after.