

Mid-America Credit Union Association

Required Compliance Training for Lenders (Including Reg Z and RESPA)

TELEPHONE – WEBCAST – AUDIO/VISUAL CD ROM

Thursday, September 3, 2009

12:00 pm – 1:30 pm Pacific
1:00 pm – 2:30 pm Mountain
2:00 pm – 3:30 pm Central
3:00 pm – 4:30 pm Eastern

For your convenience, you may register online!

Register Now or Learn More About Your Registration Options – [click here](#)

If you prefer to mail or fax your registration, please use the link above and print the form.

Congress has pressured regulators, including the NCUA, to enforce consumer-protection and fair-lending laws. Future compliance examinations will become more challenging, so it's more important than ever for lenders to comply with the alphabet soup of regulations, especially for consumer real estate lending. This fast-paced webinar offers a simplified review of complex lending compliance issues.

Learn what each lending regulation requires, when/how required disclosures must be delivered, and understand the impact of Regulation Z and RESPA changes that will become effective in the next six months. In addition, this program will cover common lending compliance violations. Finding and correcting errors is a critical part of any lending training program and can also protect your credit union from fair lending lawsuits, expensive fines, and a damaged reputation.

HIGHLIGHTS

- What violations are most frequently cited during lending compliance exams?
- Review of basic disclosures that apply to consumer real-estate-secured loans
- What are the timing requirements for these disclosures? Who must receive them?
- What you need to know about pending changes to Regulation Z, HMDA, and RESPA
- Practical tips to avoid costly fines and lending-compliance violations
- Bonus tool – Real Estate Loan Matrix

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to understand lending compliance requirements, including real-estate-secured consumer loans. The seminar materials will include examples of the critical disclosures and can be used as an effective training tool. 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 designed for new and experienced lending personnel and loan administration staff. It provides a review of existing requirements and a brief summary of the sweeping changes to Reg. Z and RESPA.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webcast, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Susan Costonis, gettechnical inc

Susan Costonis is a trainer and consultant for gettechnical inc. She specializes in compliance management along with deposit and lending regulatory training. Most of her 30-year career was spent as a banker in several areas including lending, marketing, electronic banking, compliance, community reinvestment, and senior management. Susan has written numerous training manuals and successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She regularly presents to financial institution audiences in several states.

WHAT IS A TELEPHONE/WEBCAST SEMINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webcast option, participants will also be able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE AUDIO/VISUAL CD ROM!

As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

*CD Rom for PC use only

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Questions? Email MACUA@CUwebtraining.com or call 406/442-2585.

To ensure webcast notices arrive in your inbox, please add the sending e-mail address to your "safe senders" list.
[How? www.cuwebtraining.com/safesenders.html](http://www.cuwebtraining.com/safesenders.html)

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