

Mid-America Credit Union Association

Adverse Action Notification: What to Do & When to Do It!

TELEPHONE – WEBCAST – AUDIO/VISUAL CD ROM

Wednesday, September 23, 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.

Adverse action notification is a compliance requirement that must be done “just right!” Accurate completion of adverse action notices is important for several reasons:

1. Their accuracy and timeliness are reviewed during compliance exams,
2. Adverse action notices are a cornerstone in fair lending examinations, and
3. Consistent, inaccurate notices could result in the credit union being **required** to go back six months, review past notices, and **re-send** accurate denial notices. (Imagine the reaction of a past, unsuccessful applicant who gets a reminder denial notice!)

Learn the importance of handling denial notices in accordance with Regulation B. Discover how to include denials with your sample for your internal comparative file review for fair-lending compliance.

HIGHLIGHTS

- Common errors in completing adverse action notices
- Requirements for incomplete applications
- Appropriately documenting withdrawn applications
- Handling counteroffers
- Timing requirements for denials under Regulation B
- Second reviews of adverse action notices for fair lending purposes
- Comparative file review for fair lending on denials

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to review important issues in complying with Regulation B and its requirements for denial notices. 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 necessary for all compliance officers, auditors, loan officers, and loan processors responsible for denials.

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 – Ann Brode, Brode Consulting Services, Inc.

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of *The Bank Deposit Documentation Manual for Front-Line Personnel*, published by Bankers Publishing Company, and is well represented in numerous industry publications.

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.

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