



2010 PENNSYLVANIA BANKERS ASSOCIATION COMPLIANCE SCHOOL

March 22-26 • Wildwood Conference Center, Harrisburg, PA



Professionals Dedicated to Your Success



PBA COMPLIANCE SCHOOL

Adhering to federal banking regulations is a demanding, time consuming and expensive task; strong knowledge of the many laws that impact banking is essential. The PBA Compliance School prepares bank personnel to deal effectively and efficiently with compliance regulations.

Who Should Attend?

The school's target audience includes individuals with two or more years of compliance experience. It is designed for those with the desire to hone and deepen their regulation-knowledge through interactive application of this knowledge to commonly experienced banking situations. It will also be beneficial for branch staff as they will learn how to comply with federal regulations, better enabling them to prevent common violations.

The following individuals will benefit most from attending:

- Compliance Officers;
- Branch Managers and Assistant Branch Managers;
- Bank employees interested in a Compliance career path; and
- Operations and Audit personnel.

What Will I Learn?

Learn the regulations from A to Z. This comprehensive school prepares bankers to deal effectively and efficiently with both lending and deposit compliance regulations.

Students will learn to perform by:

- Developing technical skills and understanding the need for a comprehensive compliance program;
- Developing a better understanding of the laws governing the banking business;
- Learning from nationally known experts;
- Learning how to comply with federal regulations; and
- Learning how to anticipate and prevent violations.

Continuing Education Credits:

This school has been submitted for 37.75 Certified Regulatory Compliance Manager (CRCM) credits through the Institute of Certified Bankers (ICB).

DISTINGUISHED FACULTY

About the Faculty:

Faculty members are nationally known experts. Lecture, case studies and group interaction are all used as teaching methods.

Ken Golliher, Pegasus Educational Services, LLC

Ken is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, Ky. He is an experienced banker with a unique ability to reduce complex legal concepts to plain English. He has explained the “why” and “how” of regulations to thousands of financial institution personnel and examiners. Ken’s banking career began in 1972, and includes serving as a teller, commercial operations manager and as trust department legal counsel in a state and a national bank. For 10 years, he was head of the education division of a regional consulting firm for financial institutions. He has served on the faculty of the LSU Graduate School of Banking, the OTS’ Level I Compliance School and the FDIC’s Advanced Consumer Protection School for examiners. He has presented seminars in more than 25 states and served as an instructor at compliance schools sponsored by the Illinois, Indiana, Georgia, Kansas, Kentucky, Nebraska, Pennsylvania and Texas banker associations. He is a member of the Society for Applied Learning Technology.

Jack Holzknicht, Pegasus Educational Services, LLC

Jack is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, Ky. He has been delivering seminars on lending compliance for 33 years. In 28 years as a trainer over 100,000 bankers and examiners have participated in Jack’s live seminars and Webinars. He has the ability to identify the key compliance issues from each regulation. Jack’s career began in 1976 as a federal bank examiner. He later headed the form/software and education divisions of a regional consulting company. In that capacity, he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by the Georgia, Iowa, Kentucky, Pennsylvania, Nebraska, New York and Texas banker associations. He has also developed and delivered compliance training for the FDIC and OTS. He is a Certified Regulatory Compliance Manager, and a member of the National Speakers Association. He is also a “BOL Guru” at www.bankersonline.com.

PBA COMPLIANCE SCHOOL SCHEDULE

Time	Monday, March 22	Tuesday, March 23	Wednesday, March 24	Thursday, March 25	Friday, March 26
7:30	<i>Breakfast</i>	<i>Breakfast</i>	<i>Breakfast</i>	<i>Breakfast</i>	<i>Breakfast</i>
7:45					
8 a.m.	Registration	Regulation CC	Compliance	Community	Examination
8:15	(8 a.m. - 9 a.m.)	(8 a.m. - 10 a.m.)	Management	Reinvestment Act	(8 a.m. - 8:30 a.m.)
8:30			(8 a.m. - 10 a.m.)	(8 a.m. - 9:30 a.m.)	Lending Case Study
8:45					Preparation
9 a.m.	School Introduction				(8:30 a.m. - 10 a.m.)
9:15	(9 a.m. - 9:30 a.m.)				
9:30	Case Studies Intro			HOPA	
9:45	(9:30 a.m. - 10 a.m.)			(9:30 a.m. - 10 a.m.)	
10 a.m.	<i>Break</i>	<i>Break</i>	<i>Break</i>	<i>Break</i>	<i>Break</i>
10:15	Regulation D	Regulation DD	Regulation B	Servicemembers	Lending Case Study
10:30	(10:15 a.m. - 11:15 a.m.)	(10:15 a.m. - 11:30 a.m.)	(10:15 a.m. - 11:15 a.m.)	(10:15 a.m. - 11:30 a.m.)	Presentation
10:45					(10:15 a.m. - Noon)
11 a.m.					
11:15	Regulation E		Fair Housing		
11:30	(11:15 a.m. - Noon)	Regulation PP	(11:15 a.m. - Noon)	Regulation AA	
11:45		(11:30 a.m. - Noon)		(11:30 a.m. - Noon)	
Noon	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>	<i>Lunch</i>	<i>Adjourn</i>
12:15					
12:30					
12:45					
1 p.m.	Bank Secrecy Act & Anti-Money Laundering	Deposit Case Study Preparation	Fair Credit Reporting Act	Regulation Z	
1:15				(1 p.m. - 2:30 p.m.)	
1:30	(1 p.m. - 2:30 p.m.)	(1 p.m. - 2:30 p.m.)	(1 p.m. - 2:30 p.m.)		
1:45					
2 p.m.					
2:15					
2:30	<i>Break</i>	<i>Break</i>	<i>Break</i>	<i>Break</i>	
2:45	RFPA & Suspicious Activity Reporting	Deposit Case Study Presentation	Flood Insurance	RESPA	
3 p.m.			(2:45 p.m. - 3:45 p.m.)	(2:45 p.m. - 4:30 p.m.)	
3:15	(2:45 p.m. - 4:30 p.m.)	(2:45 p.m. - 4:30 p.m.)			
3:30					
3:45			HMDA		
4 p.m.			(3:45 p.m. - 4:30 p.m.)		
4:15					
4:30	<i>Adjourn</i>	<i>Adjourn</i>	<i>Adjourn</i>	<i>Adjourn</i>	
4:45					
5 p.m.					

PBA COMPLIANCE SCHOOL MODULES

The goal of the PBA Compliance School is to provide compliance personnel with additional skills and understanding of the regulations that are most important to the bank's safety, soundness and success. The program will be instructed in an interactive manner with real-world case studies incorporated into the curriculum. Students will have ample time to work in teams and personally with the faculty to gain practical, applicable compliance knowledge. This learning environment will foster networking opportunities to address best practices and overcome the pitfalls associated with regulatory compliance burdens.

Below is a list and brief description of each regulation that will be taught. We'll review each focusing on its requirements and its impact on how your bank does business.

Regulation D: This module reviews the requirements of Regulation D, which sets uniform reserve requirements for all depository institutions. The regulation's requirements affect the features of all bank deposit accounts and must be incorporated in account design and monitoring.

Regulation E: Regulation E implements the Electronic Funds Transfer Act, which establishes the rights, liabilities, and responsibilities of consumers who use electronic funds transfer services and of financial institutions that offer these services.

Bank Secrecy Act & Anti-Money Laundering: This module reviews the technical reporting and record keeping requirements of the Bank Secrecy Act, and the bank's need to implement a formal anti-money laundering program. This combination of laws requires financial institutions to both retain and report customer information to the federal government because such information may be useful to law enforcement authorities. It also requires that they take active steps to prevent or detect money laundering within their institution.

Right to Financial Privacy Act & Suspicious Activity Reporting: This module reviews the provisions of the Right to Financial Privacy Act and the various methods which the federal government may use to compel banks to disclose customer information.

Regulation CC: Regulation CC implements the Expedited Funds Availability Act. The focal point of this presentation is the portion of the regulation that deals with holds on items deposited to transaction accounts. Specifically, it will address the timing and content requirement of the various disclosures and the proper use of holds. Check 21 provisions are not addressed.

Regulation DD: Regulation DD implements the Truth in Savings Act. It requires depository institutions to provide disclosures to enable consumers to make meaningful comparisons of deposit accounts. The focal points of the presentation are the timing and content requirements of the various required disclosures.

Regulation P: Regulation P and the parallel regulations adopted by the federal functional regulatory agencies which govern how financial institutions use nonpublic personal information about consumers. The focal points of the presentation are the timing and content requirements of the initial and annual disclosures.

Deposit Case Study: This module gives students the opportunity to use the knowledge of deposit regulations gained through the prior modules to develop solutions to common issues related to deposits accounts.

PBA COMPLIANCE SCHOOL MODULES

Compliance Management: This module provides a common sense approach to developing, implementing and maintaining a compliance management system and includes guidance on developing policies and procedures.

Regulation B: The Equal Credit Opportunity Act and Regulation B prohibit lenders from discriminating against credit applicants, establish guidelines for gathering and evaluating credit information, and require written notification when credit is denied.

Fair Housing Act: This module reviews the requirements of the Fair Housing Act, which prohibits discrimination on certain bases and requires the collection and maintenance of government monitoring information.

Fair Credit Reporting Act: This module reviews the requirements of the Fair Credit Reporting and Fair and Accurate Credit Transactions Acts, which regulate both consumer reporting agencies and financial institutions that use consumer reports and report information to consumer reporting agencies.

Flood Insurance: This module reviews the requirements of the Flood Disaster Protection Act and the agencies' regulations, which require lenders to conduct a flood determination, to deliver a flood hazard notice, to purchase and maintain insurance for the life of the loan.

Home Mortgage Disclosure Act: This module reviews the requirements of the Home Mortgage Disclosure Act and Regulation C, which require certain mortgage lenders to collect and report data regarding their lending patterns.

Community Reinvestment Act: This module reviews the requirements of the Community Reinvestment Act and the agencies' regulations, which encourage banks to help meet the credit needs of their communities.

Home Owners Protection Act: This module reviews the requirements of the Home Owners Protection Act, which requires lenders to provide disclosures related to private mortgage insurance and to cancel such insurance as required by the Act.

Laws Protecting Servicemembers: This module reviews the requirements of the Servicemembers Civil Relief Act, the National Defense Authorization Act and the John Warner National Defense Authorization Act.

Regulation AA: This module reviews the requirements of Regulation AA which defines unfair or deceptive practices in extending credit to consumers.

Regulation Z: This module reviews the requirements of the Truth in Lending Act and Regulation Z which prescribe uniform methods for computing the cost of credit, for disclosing credit terms, and for resolving errors on certain types of credit accounts.

Real Estate Settlement Procedures Act: This module reviews the requirements of the Real Estate Settlement Procedures Act and the Department of Housing and Urban Development's Regulation X, which require disclosures related to the origination and servicing of mortgage loans.

Lending Case Study: This module gives students the opportunity to use the knowledge of lending regulations gained through the prior modules to develop solutions for common everyday lending problems.

PBA COMPLIANCE SCHOOL

March 21 - 26, 2010

Location:

*Harrisburg Area Community College • The Wildwood Conference Center,
Harrisburg, PA*

www.hacc.edu

Established on Feb. 14, 1964 as Harrisburg Area Community College (HACC), HACC is devoted to the community and the individual. HACC's devotion to the community stems directly from our mission, which is to foster educational, cultural, work force development, and economic growth of the college service areas. The vehicle by which we do this is to give each of our students (the individuals) the tools and environment to develop his or her own unique potential. This creates an aura by which the communities HACC serves and each individual in those communities can benefit.



Registration Information:

\$1,900 PBA Member Tuition

\$2,875 Non-Member Tuition

Tuition:

Tuition cover instruction, lodging, breakfast, lunches and coffee breaks. Dinner will be on your own. Transportation will be provided to and from the Wildwood Conference Center.

Registrants withdrawing on or before **February 15** receive a refund less a 10 percent cancellation fee. For registrants withdrawing after **February 15**, the refund is less a 50 percent cancellation fee. **No** refunds will be issued after the School begins. Requests for refunds must be submitted **in writing** to the PBA.

Lodging Information:

Lodging will be provided by the Staybridge Suites, 920 Wildwood Park Drive, Harrisburg. Lodging will include: single rooms; complimentary daily hot/cold breakfast buffet and evening "SunDown Reception," and high speed wireless Internet access.

Schedule:

Monday, March 22

8 a.m. Registration

9 a.m. – 4:30 p.m. Classes

Tuesday, March 23 – Thursday, March 25

8 a.m. – 4:30 p.m. Classes

Friday, March 26

8 a.m. Exam

Noon. Adjourn

PBA PROFESSIONAL DEVELOPMENT CONTACTS

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