



PBA Professional Development

How to Build a Fair Lending Compliance Management System

April 4, 2012

8:15 a.m. – 3:30 p.m.

Pennsylvania Bankers Association

3897 North Front Street

Harrisburg, PA 17110

*The PBA has been accepted as a program sponsor by
the Pennsylvania State Board of Accountancy.*

*This program qualifies for a total of six (6) hours
of continuing education credit.*

Who Should Attend

This program is designed for management of all loan departments, compliance officers, auditors and those with responsibility for assuring compliance with Fair lending laws and regulations.

Program Overview

The federal bank regulatory agencies, the Department of Justice and others continue to pound banks over fair lending issues. Examiner ordered corrective action generally includes conducting a risk assessment, training, ongoing monitoring and other solutions. All of these actions are part of a compliance management system (CMS). A well-developed Fair Lending CMS is the best way to prevent fair lending problems in the first place.

How do you build a CMS? Where do you start? What is included in a CMS? This full-day seminar answers these and many more questions.

Upon completion of the program you will understand:

- **Fair Lending basics:**
 - o Laws and regulations;
 - o Bases of discrimination;
 - o Types of discrimination; and
 - o Corrective action required by regulators and the Department of Justice.
- **How to develop a fair lending risk assessment;**
 - o Evaluating inherent and residual risk;
 - o For various loan products (commercial, real estate, consumer, etc.); and
 - o For various aspects of the process (application, underwriting, pricing, advertising, collection).
- **Rating risk.**
- **How to mitigate fair lending risk.**
- **Reviewing policies and procedures for fair lending problems and eliminating those concerns.**
- **Training:**
 - o Who;
 - o How;
 - o When; and
 - o What.
- **Monitoring/Auditing;**
 - o Exceptions;
 - o HMDA data;
 - o Pricing; and
 - o Marketing/Advertising.
 - o Content.
 - o Placement.
- **Statistical analysis (regression analysis, etc.);**
 - o When is such analysis suggested;
 - o How to conduct the analysis; and
 - o Should you do it yourself or contract the service.
- **How to maintain the CMS.**

About the Speaker

Jack Holzknicht, Jack Holzknicht, is a principal with Pegasus Educational Services, LLC. He has been delivering the word on lending compliance for 36 years. In 31 years as a trainer over 100,000 bankers (and many examiners) have participated in Jack's live seminars and Webinars. 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. There 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 several state bankers associations. He developed and delivered compliance training for the FDIC and OTS for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association. He is also a "BOL Guru" at <http://www.bankersonline.com>.

Registration Information

Members - \$295

Non-Members - \$442.50

The registration fee includes all seminar sessions, materials, luncheon and breaks. Please mail the enclosed registration form and payment to:

Pennsylvania Bankers Association

Attn: Registrar

3897 North Front Street

Harrisburg, PA 17110

Tel. (717) 255-6900

** You are encouraged to register through the Web site www.pabanker.com.*

*The PBA accepts Visa and Master Card. All credit card payments must be processed through online registration. Please visit

<http://www.pabanker.com/eventsInfo/calendar.htm>; find the seminar title and click on register now.

Hotel Information

The Days Inn Harrisburg North, 3919 North Front Street, is holding a block of rooms for seminar attendees. Please call the hotel directly to reserve your room at (717) 233-3100.



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2012 Schedule

March

Analyzing Financial Statements Seminar

March 13 • PBA Office • Harrisburg

Human Resources Seminar

March 15 • PBA Office • Harrisburg

Asset Liability Management Seminar

March 20 • PBA Office • Harrisburg

Executive Leadership Session III

March 22 – 23 • PBA Office • Harrisburg

Marketing Seminar

March 30 • Hershey Country Club • Hershey

April

PBA Spring Summits

Group 5 - April 9 • Sheraton Harrisburg/Hershey

Group 4 - April 10 • Williamsport Country Club

Group 2 - April 11 • Rivercrest Golf Club & Preserve, Oaks

Group 6 - April 16 • The Calvin House, Duncansville

Group 3 - April 17 • The Westmoreland Club, Wilkes Barre

Group 8 - April 18 • Marriott Pittsburgh N, Cranberry Woods

Advanced Commercial Lending School

April 19 – 20 • PBA Office • Harrisburg

May

Credit Risk Management EXL

May 3 - 4 • PBA Office • Harrisburg

2012 Annual Convention

May 16 – 19 • Fairmont Scottsdale Princess • Scottsdale Arizona

June

School of Banking

June 3 - 8 • Penn Stater • State College

Bankers Day at the Capitol

June 11 • State Capitol • Harrisburg

July

School of Commercial Lending

July 8 - 13 • Penn Stater • State College

Advanced School of Banking

July 15 - 20 • Penn Stater • State College

October

Essentials of Commercial Lending

October 3 - 4 • PBA Office • Harrisburg

Professionals Dedicated to Your Success

Please check the PBA Web site for event & program schedule updates.

www.pabanker.com



REGISTRATION & INVOICE

How to Build a Fair Lending Compliance Management System Seminar

April 4, 2012

Pennsylvania Bankers Association • 3897 North Front Street • Harrisburg • Tel. (717) 255-6900

Enclosed is a credit card or check made payable to the Pennsylvania Bankers Association for \$_____ for _____ registration(s) at \$295 per person for members. The non-member fee is \$442.50 per person.

Name _____	Nickname _____
Title _____	Male <input type="checkbox"/> Female <input type="checkbox"/>
Bank _____	
Address _____	
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Tel _____	Fax _____
E-Mail _____	Emergency Tel _____
Bank Deposit Size (round figures): _____	

Method of Payment:

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For database purposes, we request only one (1) registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. PBA does not send confirmations. If you have questions, call (717) 255-6900.

NOTE: Registrations are accepted at the member fee for PBA regular, associate and affiliate members and staff of regulatory agencies. All registrations are subject to a 20 percent cancellation fee. A 50 percent retention of the registration fee applies to cancellation requests five (5) to ten (10) business days prior to the seminar date; however, NO refunds will be issued for cancellations made within 5 business days of the seminar date or for "no-shows." All requests for refunds must be made in writing to PBA. All registrations received by any means of communication are subject to this cancellation clause. The PBA does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

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