



# PBA Professional Development

## Electronic Banking and Regulatory Compliance

May 24, 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 all banking personnel who have responsibilities relating to electronic banking and/or bank regulatory compliance, such as management, operations managers/supervisors, compliance officers, auditors, and marketing personnel.

*Professionals Dedicated to Your Success*

## PROGRAM OVERVIEW

Almost all banks offer services such as an internet Web sites which can be just the beginning of the electronic world for many. If you work for one of these banks, do you know if your "electronic banking" world is in order? The compliance issues to be confronted and the level of risk to be managed depend on the type of services offered, and the options available to your customer base.

Risk issues to be managed must include:

- Traditional consumer-protection banking regulations regarding advertising, disclosures, fair lending, etc.;
- Security and other operations-related matters; and
- Reputational threats involved with links to third parties and escalated security issues with a portal to the Internet.

It is well worth your time to check.

There are other aspects to electronic banking, and they continue to grow as the banking world continues its evolution toward electronic solutions.

This one-day seminar will focus on major points to remember regarding regulatory compliance issues. This course is not designed to cover technical issues, but will focus on the required compliance elements.

## AGENDA

### Compliance Risk Management- Regulatory Basics

- E-Banking Overview
- Electronic Funds Transfer Act/Regulation E

### Advertising on the Web

- Deposit products
- Loan products
- FDIC Membership
- Equal Housing Lender disclosures
- Non-deposit Investment Products

### Information Security

- Customer authentication
- Weblinking
- Incident response
- Customer education

### On-Line Deposit Services

- Disclosures
  - Truth-in-Savings Act/Regulation DD
  - Electronic Funds Transfer Act/Regulation E
  - Expedited Funds Availability Act/Regulation CC
- Operational Issues

### On-Line Lending Services

- Loan Applications
- Disclosures
  - Equal Credit Opportunity Act/Regulation B
  - Truth-in-Lending Act/Regulation Z
  - Real Estate Settlement Procedures Act/HUD's Regulation X

## Web Site Monitoring

### Social Networking Roundtable

A discussion time will be set aside where attendees can share their victories and issues regarding social networking issues, successes, and issues.

## ABOUT THE SPEAKER

**Bill Elliott, Senior Consultant and Manager of Compliance**, has over 30 years of banking experience. As a compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials.

During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

## REGISTRATION INFORMATION

Members - \$295

Non-Members - \$442.50

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

Pennsylvania Bankers Association

Attn: Registrar

3897 North Front Street

Harrisburg, PA 17110

Tel. (717) 255-6939

Fax: (717) 233-1477

**\* You are encouraged to register through the Web site [www.pabanker.com](http://www.pabanker.com).**

The PBA accepts check, 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

Days Inn Harrisburg North

3919 N. Front Street

Harrisburg, PA 17110

(717) 233-3100



P E N N S Y L V A N I A  
.....  
BANKERS ASSOCIATION  
.....

3897 North Front Street  
Harrisburg, PA 17110

PRESORTED  
STANDARD  
US POSTAGE  
PAID  
HARRISBURG PA  
PERMIT NO 775

## **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**

#### **How to Build a Fair Lending Compliance Management System Seminar**

April 4 • PBA Office • Harrisburg

#### **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 8 - April 18 • Marriott Pittsburgh N, Cranberry Woods

Group 6 - April 16 • The Calvin House, Duncansville

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

#### **Advanced Commercial Lending School**

April 19 – 20 • PBA Office • Harrisburg

### **MAY**

#### **Credit Risk Management EXL**

May 3 - 4 • PBA Office • Harrisburg

#### **Call Report**

May 15 • PBA Office • Harrisburg

#### **2012 Annual Convention**

May 16 – 19 • Fairmont Scottsdale Princess • Scottsdale Arizona

#### **Allowance for Loan and Lease Losses**

May 22 • PBA Office • Harrisburg

#### **Electronic Banking & Regulatory Compliance**

May 24 • PBA Office • Harrisburg

### **JUNE**

#### **School of Banking**

June 3 - 8 • Penn Stater • State College

#### **Bankers Day at the Capitol**

June 11 • State Capitol • Harrisburg

#### **Directors Institute**

June 18 • Hershey Country Club • Hershey

### **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

#### **Understanding Global Cash Flow Analysis**

October 17 • PBA Office • Harrisburg

### **NOVEMBER**

#### **FDIC Director's College**

November 7 • Hershey Country Club • Hershey

**Professionals Dedicated to Your Success**

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

**[www.pabanker.com](http://www.pabanker.com)**



# REGISTRATION & INVOICE

## Electronic Banking & Regulatory Compliance Seminar

### May 24, 2012

Pennsylvania Bankers Association • 3897 North Front Street • Harrisburg • Tel. (717) 255-6939

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  Female

Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel \_\_\_\_\_ Fax \_\_\_\_\_

E-Mail \_\_\_\_\_ Emergency Tel \_\_\_\_\_

Bank Deposit Size (round figures): \_\_\_\_\_

#### Method of Payment:

\*PBA accepts check, 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

#### Please mail registration information to:

Pennsylvania Bankers Association  
Attn: Registrar  
3897 North Front Street  
Harrisburg, PA 17110  
Tel: (717) 255-6939

**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) 255-6939.**

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.