



PROFESSIONAL DEVELOPMENT

LENDING COMPLIANCE UPDATE

Dec. 6, 2017
8:15 a.m. – 4 p.m.

Pennsylvania Bankers Association
Training Room
3897 N. Front St.
Harrisburg, PA 17110

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

*This program qualifies for a total of 6.5 hours of continuing education
credit.*

WHO SHOULD ATTEND

This program is designed for compliance officers, loan officers, auditors and others who are familiar with the basic requirements of the covered regulations.

LENDING COMPLIANCE UPDATE

PROGRAM OVERVIEW

The volume of changes to lending compliance laws and regulations has continued at a rapid pace in 2017. The changes come, in large part, from TRID amendments, revised mortgage servicing rules, proposed Home Mortgage Disclosure Act (HMDA) and Equal Credit Opportunity Act (ECOA) regulations, and the new CFPB concept of regulation by enforcement.

This program provides essential information on lending compliance topics, providing attendees the opportunity to understand recent changes and develop a plan to implement pending changes.

TOPICS WILL INCLUDE:

The program covers developments within the last 12 months for the:

- Truth in Lending Act/ Regulation Z
 - Amendments to the integrated disclosure rules (published July 2017)
 - Daylight Savings Time adjustment
 - Adjustment to annual thresholds
- HMDA/Regulation C
 - Proposed revisions to Regulation C
 - Release of formatting tool, HMDA platform, geocoding tool and check digit generator
- ECOA/Regulation B
 - Revised Uniform Residential Loan Application (1003)
 - Proposed revisions to Regulation B to correlate with HMDA changes
- Real Estate Settlement Procedures Act
- Military Lending Act
 - Effective date for credit card rules
- Real Estate Settlement Procedures Act
- Military Lending Act
 - Effective date for credit card rules
- Fair Housing Act
- RESPA/Regulation X
 - Revised servicing rules (effective October 2017 and April 2018)
- Consent decrees from CFPB, DOJ and HUD
 - Redlining
 - Fair Lending
 - UDAAP
 - Parental leave policy and procedures
- Appraisal Shortages

REGISTRATION INFORMATION

Members - \$325

Affiliate Members - \$385

Non-Members - \$457.50

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 N. Front St.

Harrisburg, PA 17110

Tel. (717) 255-6927 • Fax: (717) 233-1477

*You are encouraged to register through our website, www.pabanker.com. PA Bankers accepts checks, Visa and MasterCard. All credit card payments must be processed through online registration. Please visit www.pabanker.com, click on "Education and Events" and "Calendar," find the seminar title, and click on "Register Now."

HOTEL INFORMATION

Participants traveling from out of town may book accommodations at:

- Staybridge Suites: 920 Wildwood Park Drive, Harrisburg, PA 17110; (717) 233-3304
- Hampton Inn & Suites: 30 Capital Drive, Harrisburg, PA 17110; (717) 540-0900

Be sure to ask for PA Bankers' negotiated rate.

ABOUT THE SPEAKERS*

Jack Holzknecht, *CEO of Compliance Resource, LLC*

Kelly M. Owsley, CRCM, *Director of Training Services for Compliance Resource, LLC*

*One or both of these speakers will present this seminar

OCTOBER

Group 4 Fall Recognition Breakfast

Oct. 5 • Williamsport Country Club

\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker

Implementing Revised HMDA Rules

Oct. 5 • J. Holzknacht • PA Bankers Training Room

\$325=M; \$385=A; \$457.50=NM

Group 3 Fall Recognition Breakfast

Oct. 6 • Radisson Lackawanna Station Hotel

\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker

Group 6 Fall Recognition Breakfast

Oct. 12 • Blair County Convention Center

\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker

Group 1 Fall Recognition Breakfast

Oct. 13 • Pittsburgh Marriott North

\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker

School of Consumer Lending

Oct. 16-18 • PA Bankers Training Room

\$975=M; \$1,075=A; \$1,462.50=NM

Group 5 Fall Recognition Breakfast

Oct. 19 • Sheraton Harrisburg-Hershey

\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker

Group 2 Fall Recognition Breakfast

Oct. 20 • Talamore Country Club

\$25 for Networking Breakfast, Recognition Program and "Getting into Grassroots" Discussion; \$50 for Featured Speaker

Regulatory Hot Topics Conference

Oct. 26 • PA Bankers Training Room

\$325=M; \$385=A; \$457.50=NM

NOVEMBER

New CEO Roundtable

Nov. 1 • PA Bankers Training Room

\$125=M; \$187.50=NM

Wealth Management & Trust Conference & Exhibition

Nov. 1-3 • Hershey Lodge & Convention Center

\$475=M; \$650=A; \$712.50=NM

Analyzing Personal Financial Statements

Nov. 7 • J. Barrickman • PA Bankers Training Room

\$325=M; \$385=A; \$457.50=NM

Technology Conference

Nov. 8 • Sheraton Harrisburg-Hershey

\$325=M; \$385=A; \$457.50=NM

FDIC Directors College

Nov. 9 • Hershey Country Club

\$325

Bank Secrecy Act

Nov. 14 • Accume Partners • PA Bankers Training Room

\$325=M; \$385=A; \$457.50=NM

Lending Conference

Nov. 16-17 • The Hotel Hershey

\$475=M; \$650=A; \$712.50=NM

Essentials of Commercial Lending

Nov. 29-30 • J. Barrickman • Pa Bankers Training Room

\$675=M; \$775=A; \$1,012.50=NM

DECEMBER

Lending Compliance Update

Dec. 6 • J. Holzknacht • PA Bankers Training Room

\$325=M; \$385=A; \$457.50=NM

Asset Liability Management Seminar

Dec. 7 • PA Bankers Training Room

\$325=M; \$385=A; \$457.50=NM

**prices subject to change*

M=Member; A=Affiliate; NM=Non-Member



ATTENDEE REGISTRATION FORM
Lending Compliance Update

Dec. 6, 2017

PA Bankers Training Room • Harrisburg, Pa.

Please return this form with payment to:

Pennsylvania Bankers Association
Attn: Jill Ametrano, Registrar
3897 N. Front St., Harrisburg, PA 17110
Registrar contact: Tel: (717) 255-6927 • Fax. (717) 233-1477

Attendee: _____ Nickname: _____ M F

Title: _____

Bank/BHC/Firm: _____

Mailing Address: _____

City, State, Zip: _____

Tel.: _____ Cell: _____ Email: _____

Fees (please check one):

- Member - \$325
- Affiliate Member - \$385
- Non-Member - \$457.50

Method of Payment: PA Bankers accepts checks or Visa and MasterCard. All credit card payments must be processed through online registration. Please visit www.pabanker.com; find the calendar and the event and click on "Register Now." If payment is by check, make payable to *Pennsylvania Bankers Association*.

Registration: For database purposes, we request only one registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. The association does not send confirmations.

Cancellation Policy: All registrations are subject to a 20-percent cancellation fee. A 50-percent retention of the registration fee applies to cancellation requests 5-10 business days prior to the event date; however, NO refunds will be issued for cancellations made within 5 business days of the event date or for "no-shows." All cancellation requests must be made in writing to PA Bankers. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

Photo Release: I hereby grant permission to the Pennsylvania Bankers Association the right to use, reproduce, and/or distribute photographs of me during my participation in this event or program, without compensation or approved rights, for use in materials created for purposes of promoting the activities of PA Bankers.

How did you hear about this event? Select one.

- Mailing
- PA Bankers' email
- PA Bankers' website
- PA Bankers' magazine
- Co-worker/friend
- Social media
- Central Penn Business Journal
- Other

FOR INTERNAL USE ONLY	
Date:	_____
Check #:	_____
Amount: \$	_____

Contact for Questions:

Marilyn Wisniewski • 3897 N. Front St. • Harrisburg, PA 17110 • (717) 255-6934 • mwisniewski@pabanker.com