

FEES

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100% Surcharge will be applied to nonmembers. Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates.

LOCATION

This training is being offered both in person and via zoom technology. It will be up to the attendee which way they would like to attend.

Same instructor with the same content, but you'll have the ability to join from wherever you're located from the convenience (and safety) of your computer should you choose.

This seminar will also be Tuesday or Wednesday, November 16 & 17, 2021 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. Directions, map & list of local hotels are available on our website at www.indiana.bank or you may call the IBA Office at 317-387-9380.

This seminar will also be offered on Thursday, November 18, 2021 at Indiana Wesleyan University Fort Wayne Education and Conference Center located at 8211 W Jefferson Blvd, Fort Wayne, IN 46804.

CONFIRMATION / CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form. If you have questions, contact Elizabeth DeHaven via e-mail at edehaven@indiana.bank or phone the IBA Office at 317-333-7169.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at anytime.

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SEMINAR

We will discuss the revisions to the Fair Debt Collection Practices Act regulation. This was originally going to be a topic in the second quarter 2022, however the CFPB delayed implementation until January 2022. Recently they reverted implementation back to November 2021, making this a time sensitive topic.

- Attend This IBA Seminar -

CBC Quarter Four

Fair Debt Collection Practices Act and Home Equity Lines of Credit

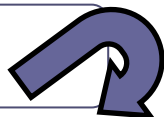
November 16-17, 2021
Indiana Bankers Association
9am - 3pm

November 18, 2021
Indiana Wesleyan University
Fort Wayne
9am - 3pm



Register Online
<http://indiana.bank>

CBC QUARTER FOUR TOPICS



The fourth quarter 2021 Community Bankers for Compliance program will focus on two different areas of a bank's lending program.

First we will discuss the revisions to the Fair Debt Collection Practices Act regulation. This was originally going to be a topic in the second quarter 2022, however the CFPB delayed implementation until January 2022. Recently they reverted implementation back to November 2021, making this a time sensitive topic. Regardless of your status regarding the regulation, the presentation will provide useful information for all banks. For instance, how can you legally collect via text message, voicemail, email or other electronic means? Many banks will not have to comply with the regulation, or only portions of the regulation. The manual will include the whole regulation, as well as the new Small Entity Compliance Guide. But we will focus our attention on those areas that will be most useful to attendees.

In recent weeks we have received a number of questions, assignments, and review work for home equity lines of credit. While nothing really has changed in the regulation, the presentation will focus on those areas that appear to be the most troublesome. We will cover the entire HELOC portion of Regulation Z, but will focus on those items that have been most prevalent in hotline questions and phone calls. While most banks have a HELOC program, we will be covering this subject at the end of the day so that those banks that do not have a program can either learn about it as they are getting ready to begin offering the product or simply call it a day because it does not apply to them.

The subjects for the regulatory update will be determined by circumstances and releases from the various agencies.

PRESENTER

Sharon Bond, CRCM, Consultant, Young & Associates, Inc.

Sharon Bond is a Consultant in the compliance department at Young & Associates, Inc. where she specializes in consumer compliance. Sharon 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. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations. Sharon was an Associate National Bank Examiner with the Office of the Comptroller of the Currency (OCC) for five years. She holds the designation of Certified Regulatory Compliance Manager (CRCM) and the Six Sigma Qualtec Black Belt certifications.

AGENDA

REGULATORY UPDATE

- Subjects as released by the CFPB and other federal agencies.

MAIN SUBJECT

- Fair Debt Collection Practices Act
 - ◊ The manual will include the entire regulation
 - ◊ The focus of the presentation will be those areas that will impact all attendees
- HELOCs
 - ◊ The entire regulations E requirements will be discussed, with special emphasis on those areas that are creating the most problems for bankers

FUTURE PRESENTATIONS

Subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up-to-date and accurate information possible.

WHO SHOULD ATTEND

Compliance officers, collection personnel, lending management, lenders and processors, and any others with responsibilities for lending or collections should attend. Additionally, audit personnel will find this session useful.

CBC Q4: Fair Debt Collection Practices Act and Home Equity Lines of Credit

(Dept. 130)
*Please type or print legibly.
Copy this form for additional participants.*

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Details: indiana.bank

**Register at today at
www.indiana.bank**