

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 seminar will be held as a hybrid event Tuesday, November 15, 2022 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. Attendees can choose to attend live or virtually.

This seminar will also be offered on Wednesday, November 16, 2022 at Indiana Wesleyan University Fort Wayne Education and Conference Center located at 8211 W Jefferson Blvd, Fort Wayne, IN 46804.

Directions, map & list of local hotels are available on our website at ww.indiana.bank or you may call the IBA Office at 317-387-9380. If choosing to take this course online, we still look forward to "seeing" you! You will receive your manual 2-3 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. This is a completely **LIVE** virtual training where you will be able to ask questions directly to the speaker.

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

- Attend This IBA Seminar -

CBC Quarter Four

The Member FDIC and Adjustable-Rate Mortgages (ARMs)

November 15, 2022

Indiana Bankers Association
9am - 3pm

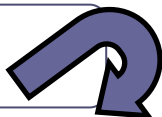
November 16, 2022

Indiana Wesleyan University
Fort Wayne
9am - 3pm

Register Online

<http://indiana.bank>

CBC QUARTER FOUR TOPICS



Member FDIC: The FDIC has recently upgraded their regulation regarding the use of the term “Member FDIC” and other related subjects. We have not discussed this rule in the CBC for a long time. We will take a look at all requirements to assure that everyone has the information required to avoid any Member FDIC issues. Notably there are new changes coming up for 2024, which probably will not be significant for many, but everyone needs to be aware of, just in case management decides to do something different in your bank. This subject will be presented directly after Regulation Update, or will be the first subject presented if you experience Regulatory Update electronically.

ARM Loans: The second subject will be a complete review of all portions of all regulations that discuss ARM loans. We have spent very little time on these regulations in recent years, as almost any customer who could qualify could get a very low-rate fixed rate loan, and was not interested in an ARM loan. But with the changes in interest rates in recent months, customer interest in an ARM product has increased, and the number of questions that we are receiving regarding ARM loans has continued to increase. Given these factors, we have chosen to discuss this subject as the final portion of our fourth quarter CBC presentation. We will help everyone “dust off” their ARM skills, especially as management wants to implement “creative” ARM products. We have not covered this subject in a while due to the low interest rate world in which we lived in for such an extended period of time, but the current interest rate environment indicates that its time has come.

PRESENTER

Bill Elliott

Director of Compliance Education

Bill Elliott has over 40 years of banking experience. At Young & Associates, he leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes 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 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. He holds the designation of Certified Regulatory Compliance Manager (CRCM).

AGENDA

REGULATORY UPDATE (APPROXIMATELY 2 HOURS)

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

MAIN SUBJECTS

- “Member FDIC” (approximately 1 hour)
 - ◊ A complete review of the requirements and impacts
- ARM Loans (approximately 3 hours)
 - ◊ Advertising Issues
 - ◊ The requirements at or before application
 - Disclosures
 - ATR/Qualified Mortgage
 - ◊ The requirements at closing
 - ◊ The post-closing requirements

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.

The subject matter for this presentation was determined from requests received from CBC members regarding subjects that they wanted addressed in 2022. Additional suggestions are always welcome, and can be sent to Bill Elliott (bille@younginc.com) at any time.

WHO SHOULD ATTEND

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

CBC Q4: Member FDIC and Adjustable-Rate Mortgages (ARMs)

(Dept. 130)
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Details: indiana.bank

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www.indiana.bank**