

Fees & Location

The following fees include the program, training, materials, continental breakfast, lunch and refreshments:

IBA Members

\$325 First Person

\$155 Additional Member from Same Institution

This course will be held on Wednesday, June 15, 2022, at the IBA Center for Professional Development, 8425 Woodfield Crossing, Suite 155E, Indianapolis, IN 46240. Directions, a map & list of local hotels are available by calling the IBA office at 317-387-9380.

Agenda

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
12:00 Noon	Lunch
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

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 Beth Abney at 317-387-9380 or via email at babney@indiana.bank.

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 or absences on the day of the program. Substitutions are welcome at anytime.



IBA Foundation Inc.
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis, IN 46240

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Mailing Address Information
If the addressee listed on this brochure is no longer employed at the bank or the mailing address is incorrect, please update the information on our website at www.indianabankers.org or contact Susan Clark at 317-387-9380, or email: sc Clark@indiana.bank

Seminar

The goal of this seminar is to provide you with the essentials of Fair Lending and Redlining analysis. We will focus specifically on the things that matter most to your organization and discuss ways to ensure compliance and mitigate risk.

- Attend this IBA Seminar -

Fair Lending Essentials and Redlining Analysis

*Wednesday
June 15, 2022*

**IBA Center
for Professional
Development**



Register Online
www.indiana.bank

Program Overview

One of the best ways to ensure you remain compliant in an area is to look at a regulation and determine how it applies to you. To do this, you compare regulator expectations to the practices in your organization. This presentation will certainly cover the regulations, but the primary focus will be on actual fair lending and redlining issues, and the focus will be on a very extensive case study. The goal of this seminar is to provide you with the essentials of Fair Lending and Redlining analysis. We will focus specifically on the things that matter most to your organization and discuss ways to ensure compliance and mitigate risk.

We will begin with an overview of examiner expectations on Fair Lending. Next, we will review the requirements of Regulation B (Equal Credit Opportunity Act) that apply to Fair Lending; as well as the applicable portions of the Fair Housing Act (FHA). The afternoon will focus on analyzing fair lending and redlining for a fictitious bank. The case study will give you data on the geographic area and the fictional bank, and help you analyze some the data. Although the bank will be fictitious, we will focus on Trumbull County, Ohio (where the presenter lives), so that we are using “real life” census tract and demographic data.

Meet Your Presenter

Bill Elliott has more than 40 years of banking experience. As a senior consultant and Director of Compliance Education at Young & Associates, 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.

Seminar Topics

Fair Lending and redlining

- Introduction to fair lending – examiner expectations
- Regulation B
 - ◆ General rules
 - ◆ Rules concerning requests for information
 - ◆ Rules concerning evaluation of applications
 - ◆ Rules concerning extensions of credit
 - ◆ Notifications
 - ◆ Information for monitoring purposes
- Fair Housing Act
 - ◆ Overview of redlining
 - ◆ Equal housing poster

Case Study

- Fair lending case study, focusing on fair lending and redlining issues.

Who Should Attend

This seminar will benefit compliance officers, auditors, management, loan officers, and any others who are responsible for ensuring Fair Lending compliance.



Fair Lending Essentials & Redlining Analysis

(Dept. 11)
*Please type or print legibly.
Copy this form for additional participants.*

Name

Nickname for Badge

Bank/Firm

Address

City/State/Zip

Phone

Fax

Emergency # (In case of bad weather, etc.)

E-Mail

Fees

- \$325 IBA Member
 \$155 Additional IBA Member

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

Payment Information

Total payable to the IBA Foundation, Inc.

- Check Enclosed VISA MasterCard AMEX

Card Holder

CVV Code

Account Number

Exp. Date

Dress is Business Casual



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