

# 2014 Lending Compliance Update

**New!**



## Elizabeth Fast:

Elizabeth is a partner with Spencer Fane Britt & Browne LLP where she specializes in the representation of financial institutions. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions.

## ABOUT THE PROGRAM

Are you up-to-date on all the recent changes in lending compliance? Everything is happening so fast that you may have missed some of these important modifications. This workshop will provide a quick review of all of the important alterations that happened in 2014, and all of the changes scheduled for January, 2015.

### Main Topics Covered

- Update on overdraft protection plans
- Update on data breach cases like Target – discussion of your bank’s obligations under Reg E for retailer data breach
- FDIC clarifies guidance on establishing account relationships with third party processors (*July 28, 2014*) – discussion of adequate procedures for due diligence, underwriting and ongoing monitoring for customers engaged in higher risk activities
- Update on loan originator compensation rules
- Update on Equal Credit Opportunity Act & CFPB memorandum ensuring equal treatment for same-sex married couples
- Interagency Guidance on HELOCs Nearing Their End-of-Draw Period (*July 1, 2014*)
- U.S. Supreme Court ruled an “inherited” IRA is not exempt asset in bankruptcy
- Explanation of mortgage servicing rules that are applicable to “small servicers”
- CFPB interpretive rule issued *July 8, 2014* holding borrower’s heir can be added to mortgage loan without triggering “Ability-to-Repay” requirements – also applies to non-death transfers to living trusts and transfers during life
- FDIC guidance on prudent management of agricultural credits (*July 16, 2014*)
- Other hot topics

## DATES & LOCATIONS

***Click on the date to register***

**Wednesday, October 29, 2014**

Topeka  
Capitol Plaza Hotel  
1717 SW Topeka Blvd.  
Topeka, KS 66612

## SCHEDULE

12:45 p.m.	Registration
1:00 p.m.	Seminar Begins
2:30 - 2:45 p.m.	Break
4:00 p.m.	Seminar Concludes



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## WHAT BANKS SHOULD ATTEND?

This seminar is designed for all community banks whether in-house or serviced

## WHO SHOULD ATTEND?

- 👤 CEO's    👤 CIO's    👤 Compliance Officers    👤 Internal Auditors
- 👤 Loan Officers    👤 Loan Operations Personnel

## REGISTRATION INFORMATION

**CBA MEMBER PRICE**      \$199 per person

**NON-MEMBER PRICE**      \$249 per person

**Cost includes:** Instruction, Materials

**Cancellation Policy:** Full refunds (less \$15 processing fee) will be made if received within seven days before seminar. Otherwise, fee will be forfeited. Substitutions are welcome and encouraged at no charge.

## REGISTRATION FORM

**Wednesday, October 29th  
Topeka, KS**

**Registration begins at 12:45 p.m.**

Bank: \_\_\_\_\_ City: \_\_\_\_\_

Address: \_\_\_\_\_ Zip: \_\_\_\_\_

<u>Name:</u>	<u>Email:</u>	<u>Fee:</u>
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### **3 ways to Register**

To register Online:      [www.cbak.com](http://www.cbak.com)  
 Email:                      info@cbak.com  
 Fax to:                      (785) 271-1508