

# Your Fair Lending Exam: What the Examiners Want!

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

**Tuesday, April 20, 2010**

3:00 pm – 4:30 pm Eastern

The Interagency Fair Lending Examination Procedures were revised in late 2009. This update reflects the changing environment and is, in part, a direct result of the recent regulatory focus on subprime lending. Several clarifications were made regarding pricing, steering, redlining, broker activity, performing examinations with small sample sizes, and data accuracy. As a result of these changes, bankers should be asking themselves some key questions:

- How does my bank's fair lending program stack up?
- Does my bank's internal or external fair lending review function meet current expectations?
- Will my bank be prepared for its next fair lending examination?

This webinar will explain the significant changes to the examination procedures and inform you of the examiners' expectations. The handout materials will be a valuable resource to assess your bank's fair lending program, including tools to assist in your internal review efforts.

## HIGHLIGHTS

- Refresher on select requirements and prohibitions within the Equal Credit Opportunity Act/Regulation B
- Highlights of key changes to the examination procedures
- Exploration of the fair lending examination process, including scoping, sample sizes, transactional and procedural reviews, and bank management response do's and don'ts
- Suggestions for preparation/risk mitigation steps
- Handouts will include various review checklists and tools

## WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to stay abreast of the regulator's expectations of your bank's fair lending program. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work and no one will be required to leave the institution.

## WHO SHOULD ATTEND?

This informative session is directed to senior lenders, management, compliance officers, loan review staff, and fair lending auditors.

**PLEASE NOTE:** Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

## ABOUT THE PRESENTER – Bryan Bradley, CRCM, Young & Associates, Inc.

Bryan is a Senior Consultant in the Compliance Division with Young & Associates, a nationally-recognized firm specializing in community financial institution needs. He has an extensive background working in the financial services industry. Bryan has served as a compliance officer for a variety of financial institutions, including national mortgage companies, a multi-billion dollar holding company, and community banks. In addition, he worked for the Federal Reserve Bank of St. Louis as a compliance examiner and has conducted numerous independent compliance-related reviews. Bryan holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, DC.

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