

Presented by ProBank Austin in Conjunction with New York Bankers Association

# FAIR LENDING RISK AND CRA COMPLIANCE

A 2019 ONE-DAY SEMINAR!

**The Fair Lending Program covers consumer and commercial issues, disparate treatment and disparate impact cases as well as a detailed template for conducting a self-assessment.**

**The CRA Program focuses on community development, the elements of examination and the importance of peer assessments.**

Modernization of the Community Reinvestment Act (CRA) has become a regulatory priority. Changes in the way assessment areas are drawn, revamping the concept of community development under the lending, investment and service tests and requiring greater transparency in the examination process are all up for discussion. The link between CRA and Fair Lending enforcement through the application process is also being re-examined.

During 2018 we have seen the Bureau of Consumer Financial Protection and the Department of Justice retreat from their former roles in Fair Lending enforcement. At the same time, the prudential regulators, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve and the Office of the Comptroller of the Currency, are seen to be stepping up their involvement in these areas as evidenced by more rigorous compliance examinations. Passing CRA and Fair Lending compliance examinations now requires greater focus on compliance management systems.

## HERE IS WHAT YOU WILL LEARN

This program covers not only the basics, but also the intricacies of the CRA and Fair Lending laws and regulations, including current issues and areas of regulatory focus. The program addresses logistical issues faced by large, small and intermediate small institutions.

Strategic management of lending operations through data collection and analysis is emphasized. Areas of vulnerability such as redlining are addressed, as are examination procedures and preparation. The benefits of peer comparisons, self-assessments and gap analyses are discussed in realistic, practical terms.

## TESTIMONIALS FROM PAST ATTENDEES

*"The speaker was knowledgeable and kept the class moving at a nice pace, focusing on key topics."*

**Online Survey Respondent  
Louisville, KY / February 2018**

*"Great seminar. Material was excellent and of course the speaker did a fantastic job in presenting the material."*

**Online Survey Respondent  
Syracuse, NY / April 2018**

## Seminar Speakers



**Mary Neil Price**

Senior Consultant and Vice President at ProBank Austin.

## Who Should Attend

This program is beneficial for executive management, risk management, compliance officers, internal audit and lending personnel.

## Seminar Agenda



**All times are local at seminar site.**

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group – Live

## ► PLUS...

**A COMPLETE AND COMPREHENSIVE  
DESKTOP REFERENCE MANUAL  
& FREE TELEPHONE SUPPORT  
FOR NINETY DAYS!**

## ProBank Advisor

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Advisor** Trusted.  
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**ProBank  
Austin**



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## Dates and Locations

**June 20, 2019**

Doubletree Hotel E Syracuse  
6301 State Route 298  
East Syracuse, NY 13057  
315-432-0200

## How to Register

**MAKE CHECK PAYABLE TO:**  
ProBank Austin

**MAIL TO:**  
ProBank Austin  
Education Division  
950 Breckenridge Lane  
Suite 280  
Louisville, KY 40207

**RECEIVE YOUR SPECIAL PRICING:**

1. Mail or Fax: using this form
2. Online: enter code **19NYB25**
3. By Phone: reference code **19NYB25**

**CHARGE PAYMENTS ONLY:**

FAX: 502-451-6755  
PHONE: 800-523-4778,  
Select Option 1 (or Ext. 205 or 235)  
WEB: [www.probank.com](http://www.probank.com)

*Standard Registration fee is \$375, use this form or  
code **19NYB25** and your fee is just **\$350!***

*\*When registering online, please register each attendee separately.*

## Additional Seminar Information

**Program Level** Intermediate

**Prerequisites/Advanced Preparation** Basic Knowledge of Lending Regulations.

**The Manual** Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

**Suggested Dress** Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all ProBank seminars.

**Field Of Study** Specialized Knowledge and Applications.

**Questions? Call 800-523-4778.** For program questions, more information or refunds, ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for extension 222.

**Confirmations** You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

**ProBank Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling ProBank no later than the day of the program.

**Cancellation Policy** If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If ProBank cancels a seminar for any reason, we will refund the entire registration fee.

**Approved for 6.5 CPE Credits.**

**Eligible for 6.75 CRCM Credits through ABA Professional Certifications.**

**Visit their website at: [www.aba.com/Training/Certifications/Pages/default.aspx](http://www.aba.com/Training/Certifications/Pages/default.aspx)**

## New York Bankers Association Fair Lending Risk and CRA Compliance

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

### ATTENDEE NAMES *(Photocopy This Form As Necessary)*

ATTENDEE #1 \$350

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$350

E-MAIL ADDRESS

CELL PHONE #

### Payment must accompany registration

☐ PAYMENT BY CHECK ENCLOSED ☐ TOTAL REGISTRATION FEES: \$\_\_\_\_\_

☐ CHARGE MY: ☐ MASTERCARD ☐ VISA ☐ DISCOVER ☐ AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2018 By ProBank Austin

### Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.