



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

2018 HMDA Submission Due March 1, 2019, Part 2: Requirements, Clearing Edits, Exempt Fields & More
Wednesday, January 23, 2019
2 - 3:30 pm

It's been a challenging year for HMDA reporters. Complex new rules were effective January 1, 2018, followed by the CFPB's procedural rule issued August 31, 2018. The new rule allows partial exemptions of selected HMDA data fields for small volume institutions. It is critical to understand the rules and be adequately prepared to file an accurate submission of 2018 activity by the March 1, 2019, deadline.

This is Part 2 of a two-part series. Part 2 focuses on preparing data for submission and the technical requirements. Join us for an in-depth review of the partial exemption rules and exemption codes.

HIGHLIGHTS

- Review of institutional coverage for all reporters for 2018 activity
- May 24th rule changes and partial HMDA exemptions
- Decision points about exempt data
 - Some data fields are not required under the partial exemption rule, but it's a best practice to retain and not report certain fields to support lending decisions and demonstrate fair lending compliance
- Options for reporting loans sold to the secondary market and partial exemption data fields
- Using the Filing Instructions Guide (FIG) to clear the four types of edits (syntactical, validity, quality, and macro quality)

TAKE-AWAY TOOLKIT

- HMDA worksheets and flow chart for 2018 activity, including updated CFPB resources
- List of data fields for each data point
- Step-by-step data collection definitions and how to avoid mistakes
- HMDA compliance resources, including submission checklists and fair lending considerations
- Employee training log
- Quiz to measure staff learning and a separate answer key

DON'T MISS PART 1! This program is the second of two in a series

2018 HMDA Submission Due March 1, 2019 Part 1: Identifying Reportable Loans, Data Integrity & FIG Analysis on Tuesday, January 15, 2019
(All webinars are available for six months after broadcast)

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for loan operations staff, loan officers, loan assistants and processors, compliance officers, fair lending officers, IT support staff, and auditors.

ABOUT THE PRESENTER

Susan Costonis, CRCM, Compliance Consulting and Training for FIs is a compliance consultant and trainer who began her career in 1978. Costonis specializes in compliance management along with deposit and lending regulatory training. Costonis has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. Costonis graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and "translates" complex regulations into simple concepts by using humor and real-life examples.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

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 Wednesday, January 23, 2019 2 - 3:30 pm

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