



Lending 101



March 22, 2017
Springfield, IL

March 23, 2017
Lisle, IL

Introduction

“Hut, hut, hike!” As a rookie in the bank lending game, you likely have already begun training on available products, services, and programs offered through your institution. In addition to those options, you need to be prepared for the blitz of regulatory lending requirements you will be faced with in your field. We provide the playbook to help you tackle lending compliance and score success for you and your lending team.

Who Should Attend?

This one-day school is designed for new lenders, processors, auditors, and compliance personnel new to commercial and/or consumer lending. Whether your job is to process the loan, decision the loan, assemble the document package, or review the loan for compliance, the information provided will be useful to you.

This one-day seminar provides 6 hours of credit toward the prestigious Certified Community Lender designation

Key Topics

Your Steps to Success

- Familiarity with fair lending obligations
- Knowing your Bank Secrecy Act and Identity Theft program responsibilities
- Appraisal and appraisal review requirements
- Current and upcoming HMDA reporting details
- Flood insurance: Amount required, determination details, and notice requirements when coverage lapses
- Loan estimate and closing disclosures overview and FAQs
- Procedures to meet MLA and SCRA requirements
- How to assist your bank under the Community Reinvestment Act
- Compliance policies: Samples and checklists
- What the examiners are looking for and hot buttons

Your Toolkit

- Appraisal review checklists
- Commercial loan application sample
- Loan file documentation checklist
- Flood tracking template
- TRID fee tolerance chart
- CRA community development log template



About the Presenter

Dawn Kincaid of Brode Consulting Services, Inc., began her banking career while attending Ohio State University, Columbus. She has 16 years of experience in client service, operations, information technology, administrative and board relations, marketing, and compliance. Most recently Kincaid served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. She has served in the roles of compliance, BSA/AML, CRA, privacy, and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, and coordinated internal and external audits and exams.



Kincaid

Registration Fees

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

CBAI MEMBER

One person.....	\$265
Two or more from same banking institution	\$245 each

****PROSPECTIVE-MEMBER**

One person.....	\$465
Two or more from same banking institution	\$445 each

CDD members receive a 10% discount.

****Only financial institutions/firms eligible for CBAI membership.**

Registration Form

LENDING 101

MARCH 22-23, 2017

Please specify preferred date and location.

___ March 22, 2017, CBAI Headquarters, Springfield

___ March 23, 2017, Hilton Lisle/Naperville, Lisle

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

(E-mail address required for registration).

Name/Title _____

E-Mail _____

(E-mail address required for registration).

___ I have special needs, please contact me before the seminar.

Please select your payment method.

___ Check Enclosed

___ Check in Mail

___ Pay at Door

___ Credit Card*

**If you are paying by credit card, please fill out the following information.*

(Visa & MasterCard accepted).

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____

Three-Digit Security Code _____



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CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)
(217) 529-2265

Dates and Locations

March 22, 2017

SHAZAM Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL 62703
217/529-2265

March 23, 2017

Hilton Lisle/Naperville
3003 Corporate West Drive
Lisle, IL 60532
630/505-0900

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

For More Information

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