



KANSAS BANKERS  
ASSOCIATION

## The Alphabet Soup of Banking Regulations and Compliance: What You Need to Know to Get Started!

This seven-part Fundamentals of Banking Compliance webinar series will cover the most prominent credit, deposit, operations, and human resources regulations and laws banks deal with on a day-to-day basis. Each session is one hour long and provides bank employees with the basic rules impacting banking.

Watch  n-Demand Beginning November 2nd

The banking industry must comply with more laws and regulations than just about any other industry in the United States. Additionally, the demand for qualified and knowledgeable compliance personnel exceeds the supply. This gap will only widen as experienced compliance personnel leave the industry. With the regulatory landscape and the limited qualified personnel available, the banking industry generally lacks the necessary resources needed to function in today's complex banking environment. As a result, it is incumbent upon each and every bank employee to have a basic understanding of the laws and regulations that impact the bank.

Whether you have no experience in banking, or are beginning your career, we have designed this course to be the perfect introduction into the world of banking regulations. The seven digital sessions will provide an overview of the following laws and regulations listed on the next page.



### The Instructor

Terri D. Thomas, EVP currently serves as the Legal Department Director of the Kansas Bankers Association, and manager of its subsidiary, Kansas Bankers Consulting Services, LLC. In these roles, she provides legal and compliance services to Kansas banks. Terri has forty years of experience working in various aspects of the banking industry. She has taught as an adjunct professor at Washburn University School of Law in Topeka, Kansas, as well as the University of Kansas School of Law, and is a frequent seminar presenter for banking associations and schools.

### Session 1: Lending Compliance

- Fair Lending including the Equal Credit Opportunity Act (Regulation B) and the Fair Housing Act
- Truth in Lending (Regulation Z)

### Session 2: Lending Compliance, cont.

- Real Estate Settlement Procedures Act (Regulation X)
- Secure and Fair Enforcement for Mortgage Licensing Act (Regulation G)
- Interagency Appraisal and Evaluation Guidelines

### Session 3: Lending Compliance, cont.

- Flood Disaster Protection Act
- Loans to Insiders (Regulation O)
- Fair Credit Reporting Act and the Fair and Accurate Credit Transactions Act (Regulation V)
- Margin Stock Loans (Regulation U)

### Session 4: Lending Compliance, cont.

- Lending to Servicemembers
- Homeowners Protection Act
- Community Reinvestment Act (Regulation BB)
- Home Mortgage Disclosure Act (Regulation C)

### Session 5: Deposit & Operations

#### Compliance

- Truth in Savings (Regulation DD)
- Electronic Funds Transfers Act (Regulation E)
- Expedited Funds Availability Act (Regulation CC)

### Session 6: Deposit & Operations

#### Compliance, cont.

- Bank Secrecy Act/Office of Foreign Assets Control Requirements
- Bank Bribery Act
- Bank Protection Act

### Session 7: Deposit & Operations

#### Compliance, cont.

- FDIC Insurance Coverage for Deposits
- Internet Gambling (Regulation GG)
- Financial Privacy (Regulation P)
- Human Resource Laws and Regulations

## Registration & Pricing Information

Please place a check mark next to the bank's asset size and remit the corresponding fee.

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 Over \$500 mil = \$850     Associate Members = \$500     Non-members = \$1,000

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### Three Ways to Register

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FAX: Fax to 785-232-3484 and follow with payment in the mail

Mail: Kansas Bankers Association, P.O. Box 4407, Topeka, KS 66604

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