



COMPLIANCE ESSENTIALS: ADVERSE ACTIONS

On Demand

TOPICS THAT WILL BE COVERED:

- Equal Credit Opportunity Act (ECOA)
 - Consumers vs. Businesses
 - Timing
 - Verbal vs. In Writing
 - Disclosure Contents
 - Notice of Right to Receive Appraisal
 - Counteroffers, Incomplete Applications, and Withdrawn Applications
 - Loan Modifications/Deferrals
- Fair Credit Reporting Act (FCRA)
 - Notice to Home Loan Applicant
 - Disclosure Contents
 - No Credit Score
- Multiple Applicants
- Fair Lending/UDAAP
- HMDA Reporting
- Deposit Accounts
- Common Violations

Pricing for OnDemand:

- ___ \$25 mil & under: \$200
- ___ \$26 mil to \$100 mil: \$300
- ___ \$101 mil to \$250 mil: \$400
- ___ \$251 mil to \$400 mil: \$500
- ___ \$401 mil to \$750 mil: \$600
- ___ \$751 mil to \$1 bil: \$700
- ___ Over \$1 billion: \$800
- ___ Associate Member: \$600
- ___ Non-Member: \$1,600

Please email completed form to Natalie Wareham at education@ksbankers.com or fax to 785-272-8392.

Name: _____

Bank: _____

Address: _____

State, Zip: _____

Email: _____

Did you know that even if a bank denies a home loan application (first lien) within three business days, the bank is still required to provide the notice of the applicant's right to receive a copy of an appraisal? While it does not make sense, it is true, and it is something bank auditors and examiners are looking for.

When a bank denies a loan application or deposit account application, there are multiple regulations that must be followed processing the application and notifying the applicant of the bank's decision, and as the example above indicates, the regulations are not as straight forward as they appear. This webinar will cover those regulatory compliance requirements and touch on some common errors and best practices to prevent regulatory scrutiny.

Program Presenter

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Dylan began his banking career by studying Finance at the University of Kansas. After graduation, he went to work for a Kansas financial institution until deciding to go to law school. He worked in the Kansas Bankers Association's Legal Department as an intern while attending Washburn University School of Law and accepted a Staff Attorney position upon graduation. Currently, he splits his time between auditing financial institutions for regulatory compliance, various speaking engagements and co-authoring compliance and legal publications related to banking.