

## 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  - Counteroffers, Incomplete Applications, and Withdrawn Applications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](mailto: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**

**DYLAN SERRAULT, JD, CRCM, AAP**  
VP, MANAGER - COMPLIANCE FIRST BANKING  
SOLUTIONS, LLC (A SUBSIDIARY OF THE KBA)

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.