



KANSAS BANKERS
ASSOCIATION

2025 Lending Fundamentals

Federal Law

ONDEMAND

KBA is offering this important seminar dedicated to the federal regulations that impact lending. This program will be presented on a basic level, allowing entry-level and inexperienced personnel to learn about the regulatory and compliance side of lending. More experienced lenders will also find this program useful as a review and update of lending compliance issues.

Pricing for OnDemand:

- ___ \$25 mil & under: \$400
- ___ \$26 mil to \$100 mil: \$500
- ___ \$101 mil to \$250 mil: \$600
- ___ \$251 mil to \$400 mil: \$800
- ___ \$401 mil to \$750 mil: \$1,000
- ___ \$751 mil to \$1 bil: \$1,300
- ___ Over \$1 billion: \$1,600
- ___ Associate Member: \$1,000
- ___ Non-Member: \$3,200

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

Name: _____

Bank: _____

Address: _____

State, Zip: _____

Email: _____

COVERAGE OF THE MAJOR FEDERAL REGULATIONS IMPACTING LENDING INCLUDING:

- Truth in Lending Act
- RESPA
- Fair Lending, including the Equal Credit Opportunity Act, Fair Housing Act, Home Mortgage Disclosure Act, Community Reinvestment Act, and Section 1071-Small Business Data Collection
- Flood Insurance
- Fair Credit Reporting Act
- Appraisal Requirements
- Military Lending Act
- SAFE Act and Mortgage Origination Registration
- Regulation U and Margin Stock Loans
- Credit insurance products and applicable regulations
- Federal laws impacting security interests and perfection
- Links to regulatory resources for lending operations
- Case law impacting federal regulations on lending
- Helpful charts and explanation on how different loan transactions are impacted by the state and federal laws and regulations



Program Presenter

TERRI D. THOMAS, JD
EVP/COO, KANSAS BANKERS ASSOCIATION

With over 40 years of banking experience, Terri brings real world instruction delivered in an upbeat and relaxed style.



Program Presenter

JAMIE COSGROVE, JD,
SVP - MANAGER, LEGAL DEPARTMENT,
KANSAS BANKERS ASSOCIATION

Jamie Cosgrove completed her law degree after working for 20 years in commercial banking. Her combined experiences as a lender and attorney allow her to appreciate the dynamics lenders face in maintaining and growing loan portfolios.