

**Attention Compliance Officers...Auditors...Lenders...Attorneys!
Get a Comprehensive Review of the Federal Laws and Regulations
That Impact the Financial Services Industry!**



2016 Regulatory Compliance School

November 15th - 17th

**Delaware Bankers Association
and
FIS™ Risk, Information, Security
and Compliance (RISC) Solutions
present**

2016 REGULATORY COMPLIANCE SCHOOL November 15 – 17, 2016

University & Whist Club, 805 N Broom St, Wilmington, DE 19806

**Approved for 18
DE & PA CLE Credits
Including 1.5 Enhanced Ethics Credits!
(CPE and CRCM Credits Applied For)**

**Now Including
90 minute Ethics
Section Each Day!**





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Daily Schedule

8:30 am	Registration/Continental Breakfast
9:00 am	First Session
10:30 am	Break (15 minutes)
Noon	Lunch
1:00 pm	Second Session
2:30 pm	Break (15 minutes)
4:30 pm	Adjournment

Agenda

Tuesday, November 15th - Lending Compliance

Instructors: TBA

6 Credits CPE, CRCM, DE & PA Per Day (applied for)

Regulation B

- Appraisal Requirements

TILA/RESPA Integrated Mortgage Disclosures

- Loan Estimate
- Closing Disclosure
- Areas of Concern

Regulation Z

- Loan Originator Compensation
- Ability to Repay
- Qualified Mortgages
- Appraisals and Escrows for HPMLs
- HOEPA
- High Cost Mortgages
- Mortgage Servicing Rules

RESPA – Regulation X

- Escrow
- Mortgage Servicing Rules

Loans to Insiders

- Restrictions
- Reporting Requirements

Servicemembers Civil Relief Act (SCRA)

- Military Lending Amendments

Privacy and Safeguarding Consumer Information

- Proposed CFPB rulemaking implementing FAST Act provision

Ethical Considerations for Lenders in a UDAAP World - (90 minutes)

Evolving BSA Landscape

- Beneficial Ownerships
- Suspicious Activity Reports

BSA and AML

- Terrorist Financing
- Money Laundering
- Suspicious Activity Reports

Community Reinvestment Act

Flood Insurance

- Amendments effective October 1, 2015
- Escrow provisions effective January 1, 2016

HMDA

- New Reporting Requirements

Fair Housing Act

- Disparate Impact Analysis
- Prohibited Bases

2017 and Beyond

- What Should be on a Compliance Officer's Radar?



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Wednesday, November 16th Deposit Operations Compliance Instructors: TBA

Regulation CC

Regulation DD

Regulation E

- Opt-in Requirements
- Remittance Transfers
- Error Resolution

Regulation D – Now Account Eligibility

Regulation GG

Deposits and Insiders

FCRA/ID Theft

Evolving BSA Issues

- Beneficial Ownership
- Suspicious Activity Reports

Privacy, Children's Online Privacy Protection Act (COPPA) and Safeguarding Customer Information

Ethical Considerations for Deposit Operations Personnel in a UDAAP World (90 minutes)

2017 and Beyond

- What Should be on Your Radar?

Thursday, November 17th Credit Card Lending Compliance Instructors: TBA

Regulation Z

Regulation B

- Credit Score Disclosure

FCRA and FACTA

- ID Theft Red Flags
- Accurate Consumer Reports and Disputed Information
- Risk-Based Pricing Notice
- Credit Score Disclosure Revisions

Credit Cards Issued to Servicemembers

Ethical Considerations for Credit Card Lenders in a UDAAP World (90 minutes)

Evolving BSA Issues

- Beneficial Ownership
- Suspicious Activity Reports

Privacy and Safeguarding Customer Information

Right to Financial Privacy Act

Credit, Debit, & Prepaid Cards – Sleeper Issues



**2016
Regulatory
Compliance
School**
November 15th - 17th

Registration Form



Registration Deadline: October 28, 2016. Space is Limited! Sign Up Today!

All registrants will receive a confirmation, via email. Please complete a separate form for each registrant. There is an early registration discount for those registering before September 30, 2016. Anyone withdrawing after October 28, 2016 will be charged the full registration fee. Substitutions are permitted at any time.

Name: _____ Title: _____

Bank/Company: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Business Phone: _____ Cell Phone: _____

Email: _____ Fax: _____

I will be attending:

- Entire 3 day school
- Nov. 15 session
- Nov. 16 session
- Nov. 17 session

Members
\$1,650 / \$1495*
\$875 / \$815*
\$875 / \$815*
\$875 / \$815*

Non-Members
\$1,900 / \$1,800*
\$995 / \$945*
\$995 / \$945*
\$995 / \$945*

Total Amount _____

*** Early registration discounted rate. Note: Registrations must be received NO LATER THAN 9/30/16 to receive discounted rate. Fee includes continental breakfasts, lunches, breaks, and all materials.**

Dietary Restrictions & Special Needs (Please State): _____

REGISTRATION PAYMENT INFORMATION

- Check enclosed payable to: Delaware Financial Education Alliance
- Check will follow
- Please bill the name and address above
- Pay by Credit Card (complete the information below)

Account Name: _____ Visa MasterCard Discover

Account Number: _____ Expiration Date: ____/____

Signature: _____

The school will be held at the
University & Whist Club
805 N Broom St, Wilmington, DE 19806
Phone:(302) 658-5125

Return Completed Form to Renee Rau by...
email: Renee.Rau@debankers.com
Fax: 302-678-5511
Mail: DBA/DFEA
P.O. Box 494
Dover, DE 19903-0494