

All **NEW** for 2017!

In Depth Focus on...

- ◆ **TRID/KBYO**
 - ◆ **Final Arbitration Rule**
 - ◆ **Customer Due Diligence / AML**
 - ◆ **HMDA Reporting & Transaction Testing Guide**

**Compliance Officers, Auditors, Lenders, Attorneys,
Get the Keys to Understanding the Federal Laws
and Regulations Impacting the Financial Services Industry!**



2017 Regulatory Compliance School

November 14th, 15th & 16th
University & Whist Club, Wilmington, DE

18 DE & PA CLE Credits, CPE and CRCM Credits Applied For

Presented by...

CAPCO





2017 Regulatory Compliance School

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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 14th - Hot Topics in Lending Compliance

Instructors: TBA

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

TRID /KBYO

Final Arbitration Rule -

Will it survive the Congressional Review Act and what it means for financial institutions? Join us to learn the ins and outs of the CFPB's arbitration rule and possible congressional action to repeal it.

Customer Due Diligence / AML

TILA/RESPA Integrated Mortgage Disclosures

- Amendments Effective October 2017 (compliance date October 2018)

More Amendments to the Know Before You Owe TILA/RESPA Rules... Join us as we discuss the latest amendments and mandatory compliance date.

Mortgage Servicing

- Regulation Z Amendments Effective in 2017 and 2018
- Regulation X Amendments Effective in 2017 and 2018

HMDA

- Data Collection and Reporting in 2018
- New Transaction Testing Guidelines

Are you ready for the new HMDA data reporting collection requirements beginning January 2018? Join us as we discuss the new HMDA requirements.

Fair Lending

- Redlining
- Discretion in Underwriting

Military Lending Act

- Coverage
- Borrower Identification
- Provisions, Prohibitions, and Restrictions

Fair Credit Reporting Act

- Users of Credit Reports
- Accuracy and Integrity
- Damages for Violations

Fair Debt Collections Practices Act

- CFPB Guidance to First Party Debt Collectors

Ethical Considerations for Bankers

- UDAAAP
- Sales Incentives

2018 and Beyond

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



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Wednesday, November 15th High Risk Areas in Deposit Operations Compliance Instructors: TBA

Regulation CC

- Funds Availability

Regulation DD

- Overdrafts
- Disclosures

Regulation E

- Opt-in Requirements
- Remittance Transfers
- Error Resolution

Regulation D

- Now Account Eligibility

FCRA

- Permissible Purpose
- Users of Consumer Reports
- Identity Theft

Evolving BSA Issues

- Beneficial Ownership
- Trade Finance ML
- Combating the Financing of Terrorism
- Cyber-Related Events and FinCEN
- NY DFS Part 504 – New Industry Standard?

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

Thursday, November 16th Credit, Debit and Prepaid Card Compliance Instructors: TBA

CFPB Pre-Paid Rule

*Compliance date was delayed but don't rest on your laurels.
You must be in compliance April 1, 2018. Are you prepared?*

Final Arbitration Rule

Due Diligence / AML

Application and Account Opening Disclosure Requirements

Credit Card Servicing Issues

Military Lending Act Amendments

Credit, Debit, & Prepaid Cards: Sleeper Issues

Enforcement Actions

Workshop Case Studies



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Registration Form



Registration Deadline: November 1, 2017. Space is Limited! Sign Up Today!

All registrants will receive a confirmation, via email. Please complete a separate form for each registrant. Anyone withdrawing after November 1, 2017 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:	Members	Non-Members	
<input type="checkbox"/> Entire 3 day school	\$1,650	\$1,900	_____
<input type="checkbox"/> Nov. 14 session	\$875	\$995	_____
<input type="checkbox"/> Nov. 15 session	\$875	\$995	_____
<input type="checkbox"/> Nov. 16 session	\$875	\$995	_____
		Total Amount	_____

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