

# Required Compliance Training for Lenders (Including Reg Z and RESPA)

Distance Learning

Thursday, September 3, 2009 • 3:00 pm – 4:30 pm Eastern

Congress has pressured regulators, including the NCUA, to enforce consumer-protection and fair-lending laws. Future compliance examinations will become more challenging, so it's more important than ever for lenders to comply with the alphabet soup of regulations, especially for consumer real estate lending. This fast-paced webinar offers a simplified review of complex lending compliance issues.

Learn what each lending regulation requires, when/how required disclosures must be delivered, and understand the impact of Regulation Z and RESPA changes that will become effective in the next six months. In addition, this program will cover common lending compliance violations. Finding and correcting errors is a critical part of any lending training program and can also protect your credit union from fair lending lawsuits, expensive fines, and a damaged reputation.

## HIGHLIGHTS

- What violations are most frequently cited during lending compliance exams?
- Review of basic disclosures that apply to consumer real-estate-secured loans
- What are the timing requirements for these disclosures? Who must receive them?
- What you need to know about pending changes to Regulation Z, HMDA, and RESPA
- Practical tips to avoid costly fines and lending-compliance violations
- Bonus tool – Real Estate Loan Matrix

## ABOUT THE PRESENTER – Susan Costonis, gettechnical inc

Susan Costonis is a trainer and consultant for gettechnical inc. She specializes in compliance management along with deposit and lending regulatory training. Most of her 30-year career was spent as a banker in several areas including lending, marketing, electronic banking, compliance, community reinvestment, and senior management. Susan has written numerous training manuals and successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She regularly presents to financial institution audiences in several states.

**Formats:**      \$189 per telephone or webcast connection. *Unlimited Listeners*  
                     \$189 CD only  
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Cancellation: Refunds will be issued, less a \$50 administration fee, up until the handouts and access information are emailed.

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## Sign Us Up!

## Required Compliance Training for Lenders

September 3, 2009

Credit Union \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person \_\_\_\_\_

Format Ordered

Email Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_



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