# Writing a Policy for FACT Act Risk-Based Pricing Regulations: Effective January 1, 2011

DISTANCE LEARNING

**Thursday, September 9, 2010** • 3:00 pm – 4:30 pm Eastern

The Agencies have announced the final ruling on Section 311 of the FACT Act involving risk-based pricing. Your credit union must have guidelines, be in compliance with new standards and disclosures, and you will be **required** to have a written policy! These final rules will be effective January 1, 2011.

So where do you begin? With this valuable session! **The participant manual for this webinar will be written in "policy language"** developed from the final regulations. It will be provided in MS Word so it can be easily edited into a viable policy for your credit union. You will also receive sample disclosures and other tools to assist you in complying with the new regulations.

**HIGHLIGHTS**

- Which loans will be affected by the new risk-based pricing disclosure?
- General rule and methods for identifying consumers who must receive the notice
- Discussion of two alternatives for analysis (credit-score proxy method and tiered-pricing method)
- Exceptions to the notification rules
- Sample disclosures

**ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.**

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for 22 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of ***The Bank Deposit Documentation Manual for Front-Line Personnel***, published by Bankers Publishing Company, and is well represented in numerous industry publications.

**Formats:** $199 **per** telephone or webcast connection. *Unlimited Listeners*
$199 CD only or On-Demand Web Link
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You may purchase a *CD Rom/Printable Handout set of this presentation and have an "off-the-shelf" training program for those that were not able to attend the live seminar and for future training purposes. *CD Rom for PC use only **NEW! The CD-Rom now contains the speaker's visuals, which are synced to the audio recording! A great new improvement at no extra cost to you!**

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**Sign Us Up!** **Writing a Policy for FACT Act Risk-Based Pricing Regulations: Effective 1/1/2011**
**September 9, 2010**

Credit Union _____

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**Distance Learning**

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