



Your Fair Lending Exam: What the Examiners Want!

DISTANCE LEARNING

Wednesday, September 22, 2010 • 3:00 pm – 4:30 pm Eastern

The Interagency Fair Lending Examination Procedures were revised in late 2009. This update reflects the changing environment and is, in part, a direct result of the recent regulatory focus on subprime lending. Several clarifications were made regarding pricing, steering, redlining, broker activity, performing examinations with small sample sizes, and data accuracy. As a result of these changes, credit unions should be asking themselves some key questions:

- How does my credit union's fair lending program stack up?
- Does my credit union's internal or external fair lending review function meet current expectations?
- Will my credit union be prepared for its next fair lending examination?

This webinar will explain the significant changes to the examination procedures and inform you of the examiners' expectations. The handout materials will be a valuable resource to assess your credit union's fair lending program, including tools to assist in your internal review efforts.

HIGHLIGHTS

- Refresher on select requirements and prohibitions within the Equal Credit Opportunity Act/Regulation B
- Highlights of key changes to the examination procedures
- Exploration of the fair lending examination process, including scoping, sample sizes, transactional and procedural reviews, and management response do's and don'ts
- Suggestions for preparation/risk mitigation steps
- Handouts will include various review checklists and tools

ABOUT THE PRESENTER – Bryan Bradley, CRCM, Young & Associates, Inc.

Bryan is a Senior Consultant in the Compliance Division with Young & Associates, a nationally-recognized firm specializing in community financial institution needs. He has an extensive background working in the financial services industry. Bryan has served as a compliance officer for a variety of financial institutions, including national mortgage companies, a multi-billion dollar holding company, and community banks

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Distance Learning



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