

**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 15<sup>th</sup> - 17<sup>th</sup>**

**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**

**6 Credits CPE, CRCM,  
DE & PA Per Day (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



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# 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 23, 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 9/23/16 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