

COMPLIANCE UPDATE SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

Delaware Bankers Association



This full-day program provides an overview and analysis of the most recent regulatory compliance activity.

The past year has confronted financial institutions with an unprecedented array of regulatory changes and developments with more still to come. Navigating these changes while implementing them to your institution's best advantage has never been more important. This one-day Compliance Update program provides the experienced compliance manager with a summary and explanation of regulatory compliance activity occurring during this past year, as well as a review of current "hot topics". The program analyzes the changes and offers guidance necessary to incorporate them into your institution. It is designed for the compliance professional who has a solid understanding of the basics, but needs to stay current on the most recent compliance issues.

Compliance management requires the ability to manage change and regulatory risk. This program gives you current information and explains the practical implications of changes and how they affect your institution's policies, procedures, training needs and focus.

This program provides an opportunity to discuss emerging trends with other compliance professionals and will include information on a variety of topics.

TOPICS

- Regulations Z – Credit Card Act
- Regulation Z – MDIA, §35, §36 (current issues)
- RESPA – GFE/Hud-1/Escrows (current issues)
- Mortgage Loan Originator Registry – Safe Act

- FCRA/FACTA
 - Accuracy in reporting
 - Handling consumer direct disputes
 - Risk-based pricing notices
 - Affiliate sharing
 - Red Flag FAQs
- Flood Disaster Protection Act (current issues, FAQs)
- Regulation DD – Overdraft and balance disclosures
- Regulation E – Overdraft opt-in
- Regulation P – Privacy notices
- Regulation GG – Internet Gambling
- Regulation D – Transfer limitations
- Regulation CC – Impact of check processing consolidation
- BSA
 - Beneficial ownership
 - Revised Exam Manual
 - IATs
- and much more

AGENDA

- 8:30** **Registration**
- 9:00** **Program**
- 12:00** **Lunch**
- 4:00** **Adjourn**

Instructional Method **Group-Live**

All times are local at seminar site.

WHO SHOULD ATTEND

Compliance officers, auditors, and personnel who are responsible for and need to stay up-to-date with the variety of compliance topics covered and the most recent compliance issues.

Program Level: Update

THE MANUAL

The seminar manual is not like standard PBS materials. It is based on primary resources such as laws, regulations, and committee reports accompanied by concise analyses prepared by our consultants.

REGISTRATION FEES

Receive special pricing of \$290 per attendee.

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code CUPDBA10, or give us the promotion code by phone (800-523-4778).

Payment must accompany registration.

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

DATE & LOCATION

August 19

Hilton Wilmington/Christiana
100 Continental Drive
Newark, DE 19713
302-454-1500

Seminar Speaker David Luken is a Senior Consultant at PBS. Prior to joining the firm in 1992, Mr. Luken was senior vice president and general counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas bankers associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, Bank Secrecy Act, internet banking, information security and privacy law.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If you do not, please call our office: 800-523-4778, ext. 205 or 235.

Cancellation Policy If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason we refund all fees paid and supply you with a complimentary copy of the manual.

Suggested Dress Meeting Room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

Questions Call 800-523-4778. For program questions, more information or refunds ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.



It's your call.

Phone Seminars from PBS...a cost-effective way to learn

Plain-English instruction on today's most complex compliance issues in lending, deposits and operations is only an email away. Visit us at www.probank.com, or call us at 800-523-4778 and **let us know you want e-mail alerts** regarding our upcoming telephone seminars.

ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335

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COMPLIANCE UPDATE SEMINAR DELAWARE BANKERS ASSOCIATION FINANCIAL EDUCATION ALLIANCE

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290	
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290	
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290	
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290	
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$290

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED **CHARGE MY:** MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY**

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