



GENERAL BULLETIN

CONNECTICUT
BANKERS
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2009 – 204

November 19, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,
Audit, Compliance &
Loan Specialists

**RE: CBA Web Seminar – 2009 Lending Compliance Update
Thursday, December 17, 2009 -- 2:30 p.m. - 4:30 p.m.**

"Keeping up" is the most common training goal for compliance and lending personnel. Since the late 1960's, the steady stream of new consumer laws and regulations has been continuously supplemented by revisions of previously issued regulations. Often, compliance errors occur simply because the lender was unaware of the change. Never in the history of lending compliance has the volume of changes exceeded the level experienced in the last 12 months. This web seminar covers developments within the last 12 months for the:

- Truth In Lending Act/ Regulation Z
- Real Estate Settlement Procedures Act/ Regulation X
- Home Mortgage Disclosure Act/ Regulation C
- Flood Disaster Protection Act
- Fair Credit Reporting Act, including the FACT Act
- Community Reinvestment Act
- Home Valuation Code of Conduct
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE)

HIGHLIGHTS

- Regulation Z
 - New early TIL disclosures
 - Higher-priced mortgage loans
 - New advertising rules
 - New private education loans
 - New statement timing rules
 - New rules for open-end credit
 - New servicing rules
- New 2010 HOEPA trigger
- New flood insurance questions and answers
- Major revisions to RESPA
 - New Good Faith Estimate
 - New HUD-1/A
 - New Servicing Disclosure Statement
 - Prohibition on fees
 - New average cost calculation
- New Accuracy and Integrity Rules
- New HMDA collection rules for pricing information
- And much, much more.

WHY PARTICIPATE

This web seminar assures that listeners:

- Understand recent, final and proposed changes
- Have a plan to implement the changes

AUDIENCE

Compliance officers, loan officers, and auditors familiar with the basic requirements of the covered regulations. **CE Applied**: 2.5 hours towards the CRCM/CLBB/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Jack Holzknecht, Pegasus Educational Services

WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

CBA WEB SEMINAR

2009 LENDING COMPLIANCE UPDATE

Thursday, December 17, 2009

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____
Company _____
Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ E-mail _____

FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to December 9th

Mail: Complete this form, include payment and **mail it to:** Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR – 2009 LENDING COMPLIANCE UPDATE

Thursday, December 17, 2009 - (Seminar code: SW2-1029)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

METHOD OF PAYMENT (check one):

Check made payable to: Bankers Ed

Discover Card

MasterCard

Visa

AMEX

Card Number _____

Exp. Date _____

Security Code (3 or 4 digits on back of card) _____

Signature _____

Amount \$ _____

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****

(Seminar code: SW2-1029)