



GENERAL BULLETIN

CONNECTICUT
BANKERS
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SENT TO:

2009 – 219

December 22, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

RE: CBA Web Seminar – 2010 HMDA Review & Update
Friday, January 22, 2010 -- 2:30 p.m. - 4:30 p.m.

Regulators continue to report significant error rates for HMDA data. Penalties may be imposed for such errors. This program reviews the data collection and reporting rules, the common problems that occur when collecting and reporting the information and issues related to the public disclosure of the information. This two-hour web seminar focuses on all of the requirements of HMDA and Regulation C along with steps to identify and eliminate reporting errors.

HIGHLIGHTS

This program provides:

- A thorough explanation of which institutions are covered by HMDA and Regulation C
- A review of which loans are and are not reportable
- Detailed information on how to complete the LAR, including the revised rate spread
- Clarification of the handling of secondary market and broker transactions
- Steps to identify and eliminate reporting errors and thereby avoid penalties

WHY PARTICIPATE

The program provides a thorough review of HMDA and Regulation C. Participants receive a detailed manual that serves as a handbook long after the program is completed.

AUDIENCE

Loan officers, compliance officers, loan staff and auditors. Whether you are new to the requirements of HMDA or a seasoned veteran, this program provides a comprehensive review of all of the requirements of HMDA and Regulation C.

CE Applied: 2.5 hours towards the CRCM/CPB/CLBB/CCSR designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Jack Holzknacht, a principal with Pegasus Educational Services, LLC, has provided training to thousands of bankers and examiners for 27 years. He has the ability to identify the key compliance issues from each regulation. Jack's career began as a Federal bank examiner. He also headed the form and software division of a regional consulting company and spent 7 years in charge of their education division. Jack has been an instructor at compliance schools presented by the Kentucky, Pennsylvania, New York and Texas bankers associations. He also developed and delivered training for the FDIC and OTS.

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

attachment

CBA WEB SEMINAR

2010 HMDA REVIEW & UPDATE

Friday, January 22, 2010

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 January 15th

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 – 2010 HMDA REVIEW & UPDATE

Friday, January 22, 2010 - (Seminar code: SW2-1075)

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: SW2-1075)