



GENERAL BULLETIN

CONNECTICUT
BANKERS
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SENT TO:

2010 – 46

March 15, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

**RE: CBA Web Seminar – Conducting A Fair Lending Self Assessment
Friday, April 16, 2010 -- 2:30 p.m. - 4:30 p.m.**

The primary purpose of a Fair Lending Self Assessment is to detect problems before examiners cite violations, the Department of Justice seeks a consent decree or a consumer hires an attorney to take legal action against your bank. There is not just a single preferred method for conducting the self assessment. Some focus primarily on statistical analysis, a technique that works best with high volume lenders. Other methods focus on side-by-side file reviews. Some use a combination of techniques. This web seminar explains a method of self assessment based on interagency fair lending examination procedures. It involves side-by-side file review and other techniques that help you rapidly focus on areas in which problems are most likely to occur.

HIGHLIGHTS

This program includes a review of consumer, real estate and commercial loans. It also covers various aspects of the lending process including:

- Developing lending policies
- Marketing
- Product steering
- Taking applications
- Underwriting loans
- Loan pricing
- Extending credit

WHY PARTICIPATE?

This program explains a method of self assessment based on the interagency fair lending examination procedures. It involves side-by-side file review and several other techniques that help you rapidly focus on the areas in which fair lending problems are most likely to occur. By conducting the assessment using the same procedures as the examiners, you are "plowing the field before the examiners plow it". The goal is for you to turn up problems before they are found by others.

AUDIENCE

This session is designed for everyone in the loan department (from loan clerks to senior management), compliance officers, marketing staff and auditors. The program is presented at the basic level. **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 Holzknicht, 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 online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. 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.

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.

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.

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.

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 and e-checks 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

CONDUCTING A FAIR LENDING SELF ASSESSMENT

Friday, April 16, 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 _____

THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to April 8th

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/>

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

CBA WEB SEMINAR – CONDUCTING A FAIR LENDING SELF ASSESSMENT

Friday April 16, 2010 - (Seminar code: SW2-1280)

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 888-262-7701 or Kathy Parks at the Connecticut Bankers Association (parks@ctbank.com) at 860-677-5060.

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

(Seminar code: SW2-1280)