

Webinar • August 6, 2009, 1:30-3:30 CT

2009 ECOA Review and Update

Understanding the rules is the first step to avoiding fair lending problems. Avoiding common violations is another step needed to assure a positive outcome in examinations. This seminar provides a comprehensive review of ECOA and Regulation B.

The Equal Credit Opportunity Act and Regulation B have been around for decades, and during that time examiners continually have cited violations and courts continually have found creditors liable for violations of the law and regulation. This two-hour seminar explains how to comply with ECOA and Regulation B, HMDA, and Regulation C pricing information.

Why Participate?

How to comply with ECOA and Regulation B is core knowledge needed by everyone involved with lending. Understanding the rules is the first step to avoiding problems. Avoiding common violations is another step needed to assure a positive outcome in examinations. This program explains the rules and reviews common violations.

Highlights

Upon completion of this program your staff will understand:

- The prohibited bases of discrimination;
- What questions can and cannot be asked during an application;
- The appraisal rules;
- Rules regarding extensions of credit;
- How to provide an appropriate notice of action taken;
- Record retention rules;
- Liability provisions; and
- Rules for making referrals to the Department of Justice and the Department of Housing and Urban Development.

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. Holzknicht's career began as a federal bank examiner. He also headed the form and software division of a regional consulting company and spent seven years in charge of their education division. Holzknicht 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.

Audience

The program is designed for compliance officers, auditors, and for anyone involved in any aspect of a bank's consumer, commercial, or real estate lending departments.

CE Awarded: 2 hours with the Texas State Board of Public Accountancy

CE Approved: 2.5 hours CRCM/CPB/CLBB/CCSR with the ICB

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2009 ECOA Review and Update		August 6, 2009
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