

Conducting a Fair Lending Self Assessment

Webinar • April 16, 2010, 1:30-3:30 CT

This program 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.

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.

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.

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

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 KY, PA, NY, and TX bankers associations. He also developed and delivered training for the FDIC and OTS.

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 of CRCM/CPB/CLBB/CCSR credit with the Institute of Certified Bankers

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

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