

REGULATORY COMPLIANCE SERIES

September 15-19, 2025

IBA Center for Banking Excellence, Springfield
OR Live Streamed

8:30am - 4:30pm Daily



TCA Compliance Facilitators: Michelle Strickland, CRCM, Managing Partner and Co-President;
Monique Reyna, CRCM, Compliance Consultant; Brian Crow, CAMS, Managing Partner and Co-President

This comprehensive series provides an overall deep understanding of the complexities of regulatory compliance and how they apply to everyday situations. New and seasoned team members will diminish the complex nature of regulatory compliance after attending this program.

CREDIT COMPLIANCE, PART 1 - September 15

Reg B: Equal Credit Opportunity

- Equal treatment and fair lending considerations
- Application stages: inquiries, incompletes, withdrawals, denials, and approvals
- Collection of government monitoring information
- Adverse action rules and business loan denial options
- New requirements for providing copies of appraisals and evaluations

Fair Credit Reporting Act

- Permissible purpose
- Requirements of users of consumer reports
- Duties of furnishers of information to a CRA
- Requirements relating to identity theft

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

- The FTC Act/Dodd-Frank Act
- Standards for determining what is unfair, deceptive, or abusive
- Deceptive acts and practices
- Abusive acts or practices
- Managing risks

Flood Disaster Protection Act

- Flood insurance eligibility and determination
- Private Policy requirements and challenges
- Required notification and acknowledgment
- Insurance and escrow requirements
- Force placed insurance, penalties, and liabilities
- What examiners look for in a flood exam

Reg C: Home Mortgage Disclosure Act (HMDA)

- Requirements, responsibility, and reporting
- Loan application register
- Setting HMDA audit sampling sizes
- Discuss common violations
- Discuss the expanded data field

Learning Objectives

- Differentiate between an application and an inquiry for disclosure purposes, describe the eight stages of an application and identify the latest fair lending issues
- Understand key regulatory provisions of lending rules such as furnishing adverse action notices and FACTA disclosure requirements
- Calculate flood insurance coverage for residential, commercial, and condos using replacement cost value rules
- Complete a HMDA report and understand the coding rules to determine what transactions are HMDA reportable

CREDIT COMPLIANCE, PART 2 - September 16

Reg Z: Truth in Lending Act

- Coverage and exemptions
- Finance charges, annual percentage rate and amount financed
- Adjustable-rate mortgage (ARM) disclosures
- Mortgage transfer disclosure
- Right of rescission
- Higher-priced mortgage loans
- Homeownership counseling
- Ability-to-Repay / Qualified Mortgage rules

Reg X: Real Estate Settlement Procedures Act (RESPA)

- Homeownership counseling
- General disclosure requirements
- Restriction of fees
- Escrow accounts
- Mortgage servicing and error resolution procedures
- Early intervention requirements, continuity of contact, and loss mitigation procedures

Learning Objectives

- Describe the Ability-to-Repay and QM rules
- Understand the QM exemption rules
- Identify finance and prepaid charges, calculations, APR tolerances, and payment streams on Truth in Lending disclosures
- Recognize when kickback provisions expose the bank to penalties, calculate the initial escrow statement, and perform an ongoing annual accounting adjustment when there is a funding surplus, shortage, or deficit

CREDIT COMPLIANCE, PART 3 - September 17

Homeowners Protection Act (PMI)

- Coverage
- Cancellation and termination
- Disclosure requirements
- Civil liabilities

Reg Z: TILA-RESPA Integrated Disclosures

- Loan estimate
- Closing disclosure
- Tolerances

Military Lending Act

- Coverage
- Lending limitations / Prohibited practices
- MAPR calculation
- Disclosure requirements

Learning Objectives

- Understand the PMI requirements
- Review new loan estimates and closing disclosures
- Describe the three tolerance thresholds and applicable fees for each.
- Understand the coverage, scope, and requirements for compliance with the Military Lending Act provisions

DEPOSIT COMPLIANCE - September 18

Reg D: NOW Eligibility and Reserve Requirements

- Repeal of the withdrawal restrictions on savings and money market accounts
- Regulatory minimum and your bank's early withdrawal penalty
- What are the reserve requirement rules? How do they impact compliance?
- Interest-bearing DDA vs. NOW accounts – they're not quite the same.
- Interest premium rules – Do they still matter?

Reg E: Electronic Funds Transfer Act

- Disclosures and notices
- Resolving error claims
- Electronic check conversion
- Customer Education
- Remote deposit capture
- Mobile banking
- Foreign remittance rules
- Payroll card and gift card rules
- Examination trends and frequent findings
- Overdraft Opt-ins

Reg CC: Expedited Funds Availability Act

- Disclosures and notices
- Implications of item posting order
- Common hold notice errors
- Check 21
- Remotely Created Checks

Reg P: Privacy and Information Sharing "Opt-Outs"

- Reg P rules
- Model form (01/01/11)
- Connection with FCRA sharing
- Do not market/Do not solicit policies
- New CFPB annual disclosure rules

Reg S: Right to Financial Privacy

- Government information requests
- Reimbursement

Fair Credit Reporting Act/ID Theft "Red Flags"

- Address discrepancies
- Credit report alerts
- Other "red flags"
- Affiliate marketing
- Annual report

Reg DD: Truth in Savings Accounts (TISA)

- Disclosures and notices
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)
- The higher-risk parts of the rules (e.g., inconsistent terminology, products/terms changes)
- Advertising compliance
- Common disclosure errors
- Courtesy Overdraft Programs

Learning Objectives

- Identify the information that must be disclosed to deposit account customers
- Recognize compliance solutions that can enhance sales and operations processes
- Identify and correct deficiencies that might exist in deposit account disclosures; and
- Understand Truth in Savings (Reg DD) rules
- Understand the latest enforcement trends for TISA/Reg DD including UDAAP
- Demonstrate knowledge of the details and bank-wide impact of selected rules

BSA/AML COMPLIANCE AND REGULATORY PANEL - September 19

BSA, AML and USA Patriot Act

- Program components/pillars
- Technical requirements
- CTR requirements and exemptions
- CIP and the beneficial ownership final rule
- Customer due diligence and enhanced due diligence – the 5th Pillar
- Suspicious activity monitoring
- OFAC

- 314(a) searches and 314(b) registration and advantages
- Core and expanded examination procedures
- BSA hot topics (medical marijuana, hemp, Bitcoin, beneficial ownership)
- Recent exam findings and applying lessons learned from enforcement actions

Regulators' Forum

- Representatives of the banking regulators discuss current challenges, trends, and findings, and answer participant questions.

Learning Objectives

- Establish a comprehensive BSA/AML program
- Demonstrate knowledge of the details and bank-wide impact of selected rules

AUDIENCE

- Compliance Officers and Managers
- Consumer Lenders
- Residential Real Estate Lenders
- Personal and Retail Bankers
- Operations Officers
- Legal Counsel
- Auditors
- Cashiers

HOTEL INFORMATION

Courtyard - Springfield

3462 Freedom Drive, Springfield, IL 62704

Hotel: 217-793-5300

IBA Rate: 20% off the available rate

Continuing Education

ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This series has been approved for 8 CAFP, 40 CRCM credits (Programs 1-5 CRCM 8 credits each, Program 5 - 8 CAFP credits). This statement is not an endorsement of this program or its sponsor.

The IBA is recognized as a continuing professional education sponsor for public accountants by the Illinois Department of Financial and Professional Regulation. Public accountants licensed in the state of Illinois will earn 35 credits of continuing professional education credit for attending the five-part series (7 credits per program).

Per Person Fee

IBA Member

All five programs: \$1,225

Individual program: \$265

Nonmember

All five programs: \$2,045

Individual program: \$445

RESERVE YOUR TRAINING

illinois.bank • 217-789-9340

registrar@illinois.bank

