



2021 REGULATORY COMPLIANCE SCHOOL AGENDA

November 1 – 4 • TBD in Raleigh

Monday, November 1: DEPOSIT COMPLIANCE

Instructor: TBD

8:30 - 9 am	REGISTRATION
9 – 10 am	IN SESSION
10 – 10:15 am	STRETCH BREAK
10:15 am – Noon	REGULATION E (CONTINUED) / REGULATION CC
Noon – 1 pm	LUNCH
1 – 2:30 pm	IN SESSION
2:30 – 2:45 pm	STRETCH BREAK
2:45 – 4 pm	IN SESSION

Covered topics will include:

- Reg D: Account Definitions
 - Identify the differences between transaction, savings, and time accounts.
 - Update on regulatory changes to the definition of savings accounts
 - Interest-bearing DDA vs. NOW accounts – they are not quite the same.
- Reg E: Electronic Funds Transfer Act
 - Disclosures and notices
 - Resolving error claims
 - Electronic check conversion
 - Customer education
 - Mobile banking
 - Foreign remittance rules
 - Payroll card and gift card rules
 - Examination trends and frequent findings
- Reg CC: Expedited Funds Availability Act
 - Disclosures and notices
 - What's new?
 - Implications of item posting order
 - Common hold notice errors
 - 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
 - Regulation DD disclosures
 - Regulation E opt-in
 - Regulation Z repayment plans
 - Regulation B equal treatment
 - Fair Credit Reporting Act/chargeoffs
 - Fair Debt Collection Practices Act

Tuesday, November 2: LENDING COMPLIANCE

Instructor: TBD

8:30 - 9 am	REGISTRATION
9 - 10 am	IN SESSION
10 - 10:15 am	STRETCH BREAK
10:15 am - Noon	REGULATION E (CONTINUED) / REGULATION CC
Noon - 1 pm	LUNCH
1 - 2:30 pm	IN SESSION
2:30 - 2:45 pm	STRETCH BREAK
2:45 - 4 pm	IN SESSION

Covered topics will include:

- Reg B: Equal Credit Opportunity Act
 - 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
- 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 acknowledgement
 - 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 expanded data field

Wednesday, November 3: LENDING COMPLIANCE

Instructor: TBD

8:30 - 9 am	REGISTRATION
9 - 10 am	IN SESSION
10 - 10:15 am	STRETCH BREAK
10:15 am - Noon	REGULATION E (CONTINUED) / REGULATION CC
Noon - 1 pm	LUNCH
1 - 2:30 pm	IN SESSION
2:30 - 2:45 pm	STRETCH BREAK
2:45 - 4 pm	IN SESSION

Covered topics will include:

- 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

Thursday, November 4: LENDING COMPLIANCE

Instructor: TBD

8:30 - 9 am	REGISTRATION
9 - 10 am	IN SESSION
10 - 10:15 am	STRETCH BREAK
10:15 am - Noon	REGULATION E (CONTINUED) / REGULATION CC
Noon - 1 pm	LUNCH
1 - 2:30 pm	IN SESSION
2:30 - 2:45 pm	STRETCH BREAK
2:45 - 4 pm	IN SESSION

Covered topics will include:

- 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

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