


OHIO CREDIT UNION LEAGUE

Regulatory Compliance Conference: *Lending*

May 14–15, 2008 • Dublin, OH



*Explore the latest
compliance issues
in lending*

The Power of Partnership



OHIO CREDIT
UNION LEAGUE



CUNA

Credit Union
National Association

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Discover practical approaches for complying with Reg. Z: Truth in Lending, Reg. B: Equal Credit Opportunity, and the Fair Credit Reporting Act. Led by Attorney Todd Sherpy, you'll learn the purpose of the regulations and how they apply to your credit union's operations. You'll discover where your credit union's lending policies and procedures may need to be updated to stay in compliance. And you'll receive an overview of the legal basis behind the newest revisions, examination issues, and case law.

DAY 1: FEDERAL CONSUMER LENDING REGULATIONS

Regulation Z and Truth in Lending Act

- Discuss the new Reg. Z and what it means for your credit union
- Know the practical effects and obligations for the new and pending Reg. Z revisions
- Discover how the disclosure requirements apply to every type of consumer loan
- Understand the types and timing of disclosures in open-end and closed-end lending
- Know how Reg. Z affects the advertising of lending products

Regulation B and Equal Credit Opportunity Act

- Get an overview of Regulation B along with the Fair Housing Act and other relevant laws
- Learn the ins and outs of the new revisions and developments
- Know the rules that apply to every stage of the credit application process
- Ensure your policies and procedures are up to date

Fair Credit Reporting Act

- Understand the general purpose and requirements of the FCRA
- Learn about revisions under the FACT Act of 2003, together with the evolving regulations from NCUA and other regulators
- Focus on provisions that affect your credit union's interaction with credit reporting agencies
- Discover what information providers, including your credit union, need to know about credit reports
- Understand the credit practice rules and NCUA's lending regulations for state and federal credit unions

INSTRUCTOR

Attorney R. Todd Sherpy is a founding partner in The Sherpy & Jones Law Firm P.A. of Lexington, South Carolina. Todd and his team are dedicated to serving the legal needs of credit unions and have attained a national reputation for their work in legal-auditing, compliance, and bankruptcy/collections.

DAY 2: ADVANCED LENDING CONSIDERATIONS

Lending Myths and Misunderstandings

- Know the truth behind common lending do's and don'ts
- Understand the legal basis behind the newest revisions, examination issues, and case law
- Learn about recent announcements from the NCUA and other regulators
- Make informed business decisions on how to update your policies and practices

Real Estate Lending Compliance Update and Predatory Lending Laws

- Avoid common errors that may expose your credit union to liability
- Discuss pitfalls that could impair the liquidity of your real estate portfolio

Flood Disaster Act and Regulations

- Review your credit union's obligations
- Learn about recent enforcement actions and violations

Advertising and Marketing Considerations

- Review the basic rules as well as protective steps to consider

Electronic Commerce: Lending Tools from Applications to Disclosures

- Review the applicable laws
- See examples of the right and wrong ways to comply

Legal and Regulatory Issues in Member Business Relationships and Commercial Lending

This session is taught from a new section of the CUPP Manual. This program emphasizes basic legal concepts and practical issues as well as NCUA Regulation 12 CFR 723.

- Gain a true understanding of business entities, such as sole proprietor, individual borrower, and corporation
- Learn about the differences in consumer, commercial, and member business lending
- Understand the different documentary and underwriting challenges
- Identify the risks related to business lending
- Discuss participations and agreements among participants
- Determine the qualifications of an entity for credit union membership

Register today!

Visit training.ohiocreditunions.org and choose *Event Calendar*.

For registration assistance, e-mail reginfo@cuna.coop
or call 800-356-9655, ext. 4387.

REGISTRATION INFORMATION

Location

Ohio Credit Union League

5815 Wall St.
Dublin, OH 43017
Phone: 800-486-2917
Fax: 614-336-2895

If you need lodging, the Marriott Courtyard is located nearby.

Marriott Courtyard Columbus Dublin

5175 Post Road
Dublin, Ohio 43017
Phone: 614-764-9393

Tuition

Tuition is \$369 for both days, or attend a single day for \$209. Credit unions with assets between \$6 million and \$20 million receive a 25% discount with code BREG. Credit unions with assets less than \$6 million receive a 50% discount with code SREG.

Daily Schedule

8:00–9:00 a.m.	Registration
9:00 a.m.–Noon	Session
Noon–1:00 p.m.	Networking Lunch
1:00–4:00 p.m.	Session

Confirmations

When you register online and pay with ACH or credit card, you will receive your registration confirmation within three business days. Please allow up to 10 days if you pay by check.

Cancellations

Cancellations received in writing (via fax 608-231-4327) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$50 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins. Substitutions are accepted anytime prior to the start of the program.

ADDITIONAL LEARNING OPPORTUNITIES

Ohio Lenders Network: Subprime Lending Solutions

Subprime and predatory lending are responsible for an epidemic of housing foreclosures in Ohio. Credit unions are not part of the subprime mortgage problem – they are part of the solution. Discover how to help your members rise above the fray. Visit training.ohiocreditunions.org and choose *Networks*.

March 19 • Dublin, OH

CUNA Regulatory Compliance Schools

Gain an in-depth understanding of the credit union regulatory environment and know how to comply with each regulation. Visit training.cuna.org and choose *Schools & Conferences*.

April 26–May 2 • Atlanta, GA

July 19–25 • Chicago, IL

September 20–26 • Seattle, WA

Marketing & Advertising Compliance Mini-Seminar

Understand the regulations for advertising your credit union's products and services. Visit training.ohiocreditunions.org and choose *Event Calendar*.

April 2 • Dublin, OH

April 3 • Dayton, OH

America's Credit Union Conference & Expo

Power up your credit union with the knowledge, insights, and innovation vital to your credit union's success. Visit events.cuna.org.

June 29–July 2 • New York, NY

Lending Institute with Brett Christensen

Discover how your credit union can deliver the lending services your members want and need, while you bring in more revenue. Visit training.ohiocreditunions.org and choose *Event Calendar*.

September 9–11 • Columbus, OH




PO Box 431 | Madison, WI 53701-0431

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