

Description On July 14, 2008 the Federal Reserve Board published final revisions to Regulation Z, which, for the most part, take effect on October 1, 2009. While all of the revisions are important, the new advertising rules need immediate attention. This program focuses on the new rules for open-end credit, including home equity lines of credit. The changes impact ads for loan products that are broadcasted or distributed in any manner on or after October 1, 2009. Existing ads may need to be retooled if used after October 1, 2009. And any new ads used on or after the October 1st effective date must comply with the new requirements.

Features

The new Regulation Z rules are the Federal Reserve Board's response to the sub-prime mortgage lending crisis. But make no mistake about it, the new rules impact all lenders not just those who engaged in sub-prime lending practices.

This program is designed to bring you up to date with the recent changes to Regulation Z's advertising rules and to help you anticipate how the changes will impact your marketing program in 2009 and beyond.

> Upon completion of the program participants will understand:

New rules for open-end credit, including home equity plans, including:

- Rules for promotional rates and payments;
- Tax implications disclosure;
- Clear and conspicuous requirements including:
 - ◊ Various media - Internet, television, radio, or other;
 - ◊ Prominence and proximity rules
- Requirements for a reasonably current index and margin.

Workshop Resources

This program provides a detailed explanation of the new advertising rules. Program participants receive a detailed manual, accompanied by a 48 minute video webcast, that provides a thorough explanation of the regulation.

Expected Audience

The program is designed for marketing officers, compliance officers and others involved in marketing/advertising loan products.

Speaker

Jack Holzknecht, is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, Kentucky. He is an experienced consultant who has provided training to thousands of bankers and examiners for twenty-eight years. He has the ability to identify the key compliance issues from each regulation. Jack's career began in 1976 as a federal bank examiner. He later headed the form and software and education divisions of a regional consulting company. In that capacity he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. He developed and delivered compliance training for the FDIC and OTS for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.



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**Mail check payable to: Speakersmic.com, LLC, with form to:
974 Breckenridge Ln., #253 Louisville, KY 40207**

Reg Z- Open-End Credit \$159

Running Time: 48 Minutes

This course includes a detailed manual and video presentation

Full Name | Title _____

Bank _____

Street Address _____

City | State | Zip _____

Phone _____

E-mail ***required for registration and confirmation**

Payment Method: Visa Mastercard AMEX Check

Card Number _____ Expiration _____ Security Code _____

**For Questions or to register by phone:
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