

Description

The ECOA and Regulation B rules contain core knowledge needed by everyone involved with lending. Understanding the rules is the first step to avoiding problems. This program explains the basic rules of Regulation B.

Features

The Equal Credit Opportunity Act and Regulation B have been around for decades, and during that time examiners have continually cited violations and courts have continually found creditors liable for violations of the law and regulation. This 1 hour and 55 minute video webcast explains how to comply with ECOA and Regulation B.

Upon completion of this program your staff will understand:

- ◆ The prohibited bases of discrimination;
- ◆ What questions can and cannot be asked during an application;
- ◆ The appraisal rules; Rules regarding extensions of credit;
- ◆ How to provide an appropriate notice of action taken;
- ◆ Record retention rules;
- ◆ Liability provisions; and
- ◆ Rules for making referrals to the Department of Justice and the Department of Housing and Urban Development.

Workshop Resources

This program provides a detailed review of the Equal Credit Opportunity Act and implementing Regulation B. Program participants receive a detailed manual and watch a **1 hour 55 minute** video webcast, supplemented by an engaging slide presentation.

Expected Audience

The program is designed for compliance officers, auditors and for anyone involved in any aspect of a bank's consumer, commercial or real estate lending departments.

Speaker

Jack Holzknicht, 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.



What is an On-Demand Course?

It is a training tool that gives you and your staff **on-demand six months unlimited access** to a variety of topics presented by names you trust—for **one low price**. Each course includes a video presentation from the speaker, audio and slides—plus a detailed manual for download and a Question and Answer Forum for answers anytime.

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Special note to Trainers: This system gives you the ability to develop your online training library. Using one link, user name and password anyone in your organization is able to access the program for six months. The manual and other supporting materials are available to anyone with the login information. You forward the login information, assign the courses to watch and let the learning begin.

Registration

<http://www.speakersmic.com/tnba>

Secure online registration allows you to enter your registration directly into our system, and receive your invoice immediately. You can pay with a Credit Card or generate an invoice to be faxed or mailed with a credit card # or check.

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

ECOA and Reg B – \$249

Running Time: 1 Hour 55 Minutes

This course includes a detailed manual and a 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

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**For Questions or to register by phone:
call Speakersmic @ 888.325.0974**

A 3 or 4 digit code on the back
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**This program is submitted for 2.5 hours of credit from the Institute of Certified Bankers (ICB); exact hours and area of application to be determined.
Please make application directly with ICB.**