



# Basics of Fair Lending

The Equal Credit Opportunity (ECOA) and Fair Housing Acts (FHA) have been around for decades, and evidence of discrimination in lending still exists after all this time. This two-hour seminar explains the basic anti-discrimination provisions of the two laws.

## Features

Upon completion of the seminar participants will understand:

- ◆ Which laws and regulations govern this area
- ◆ Coverage rules
- ◆ The prohibited bases of discrimination
- ◆ The types of illegal discrimination
- ◆ Examples of how discrimination may occur
- ◆ How other laws (Home Mortgage Disclosure Act, the Community Reinvestment Act and the Fair Credit Reporting Act) interact with the basic fair lending laws
- ◆ Liability provisions
- ◆ Rules for making referrals to the Department of Justice and the Department of Housing and Urban Development

## Workshop Resources

Program participants receive a detailed manual accompanied by a 1-hour 38-minute video webcast.

## Audience

The ECOA and FHA rules are 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.

## Speaker

**Jack Holzknecht**, is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, KY. He is an experienced consultant who has provided training to thousands of bankers and examiners for 28 years. He has the ability to identify the key compliance issues from each regulation. Holzknecht'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. Holzknecht developed and delivered compliance training for the FDIC and OTS for 10 years. He is a certified regulatory compliance manager and a member of the National Speakers Association.

## Continuing Education Credit

This program is submitted for 1.5 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.

## 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.

The process is simple. Enroll in a course, pay online with a credit card, and receive an E-mail immediately with your link to your course. The same login

information and link are used to access all courses you purchase using your account. Your computer will need speakers to receive the audio presentation. **All programs are on-demand. You do not have to wait for a scheduled date and time to participate in the program.**

## Live Chat

December 17, 2010 1:30 to 3:30 PM CT / 2:30 to 4:30 PM ET

**Live chat is available with this program!** Using our instant message system, you are able to chat with the speaker in real time. The link to the speaker chat room is found in your course with other program resources. You will not need a speaker phone. **To take full advantage of this opportunity, watch the presentation in advance and have your questions ready.**

**Just a reminder - our BankersVoice forum is always available for your follow-up questions.**

## Registration - Visit <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.** Registrations will be processed when payment is received.

### Please check all appropriate boxes

**Basics of Fair Lending** **On-Demand Now**

Webinar/materials  \$249 mem  \$498 nonmem

Running Time: 1 Hour 38 Minutes

This course includes a detailed manual and a video presentation

**Live Chat - December 17, 2010 1:30 to 3:30 pm CT / 2:30 to 4:30 pm ET**

Name / Title \_\_\_\_\_

Bank \_\_\_\_\_

Street Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

\*required for registration and confirmation

## Ways to Register

Online: Visit [www.speakersmic.com/tnba](http://www.speakersmic.com/tnba)

Mail: Speakersmic.com, LLC, to:  
974 Breckenridge Ln, #253 Louisville, KY 40207

Fax: 888/420-4806

For questions or to register by phone: Call Speakersmic at 888/325-0974

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