



**ABA**

Alabama Bankers Association, Inc.

*Live Seminar*

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## **All About Regulation B – and Playing Nicely with Other Regulations**

Credits – 5.5 CPE

January 18, 2019

[Marriott Prattville Hotel & Conference Center](#)

This one day class will go over the requirements of Regulation B, the implementing regulation for the Equal Credit Opportunity Act, and will also cover how it relates to Fair Lending and how it coordinates (or does not) with HMDA reporting and Regulation Z.

The application requirements of Regulation B can be much broader than other regulations such as HMDA and Regulation Z. This class will cover how to differentiate without going crazy.

The class will cover:

- Applications
- Appraisal disclosures
- Adverse action notices
- Monitoring information requirements (demographic data) and how it relates to HMDA
- Regulation B preapprovals and pre-qualifications vs HMDA
- What you can and can't ask applicants
- Special purpose credit programs
- Everything else you must understand to comply

The workshop manual will be a valuable reference guide on this foundational lending regulation.

**PRESENTER: Kathleen Blanchard**

**WHO SHOULD ATTEND:** All members of the bank who are involved with reporting, testing or auditing or submitting HMDA data: lenders, administrative and operations staff, compliance staff, and auditors.

**QUESTIONS? Call Debbie Pharr at (334) 386-5735.**

*By registering for this seminar, you give your permission to be photographed and for those photographs to be used by the association.*

**ABA Cancellation Policy:** A processing fee of **\$100** applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$100 processing fee) if notice is given by 12:00 noon, 10 business days before an event.

After 10 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed.

**Schools and sessions 2 days or more, cancellation processing fee ~ \$200 or more TBD.**

**Late Registration:** Please note, there will be a \$50 late registration fee for all attendees that register later than 10 business days before the seminar.

**Non-ABA Members:** Prepayment is required for all non-member attendees for any event.

**Early Bird Rates:** When applicable, to qualify for the early bird rate, full payment **MUST** be received by advertised date. Otherwise, additional billing for the regular rate will be necessary.

**Note: If registrant has received any manual/handouts prior to cancellation, no money can be refunded, credited or transferred.**