

Registration Form Consumer Lending School April 16-17, 2019

(Dept. # 16)
Please type or print legibly,

Registration Pricing:

IBA Members \$495	Non-Members \$990
-----------------------------	-----------------------------

Fees include casebook, study materials, continental breakfast, lunch and refreshment breaks each day.

Cancellation Policy:

If an application is not accepted, payment is returned. Any registrant withdrawing on or before April 1, 2019, receives a refund less a 10% cancellation fee. For registrants withdrawing after April 1, but on or before April 5, the refund is less a 50% cancellation fee. Any registrant withdrawing after April 5, 2019, or who is a "no show" forfeits the entire tuition. All requests for refunds must be submitted in writing. Extenuating circumstances are reviewed on an individual basis. Substitutions are permitted without added cost or penalty.

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates.

Note: You will receive an e-mail confirmation upon registration or you may call the Association Office to verify your registration.

Bank _____

Address _____

City/State/Zip _____ State _____ Zip _____

Phone _____ Fax _____

Cell Phone # *(In case of bad weather, etc.)* _____

Attendees

Name _____
Email _____

Name _____
Email _____

Name _____
Email _____

Total Amount Enclosed: \$ _____

Please Invoice Bank

Check Payable to IBA Foundation

Indiana Bankers Association

8425 Woodfield Crossing Blvd. Suite 155E

Indianapolis, IN 46240

Credit Card Information:

MasterCard

VISA

Card Holder Name _____

Credit Card Number _____

Exp. Date _____

Non-Profit Org.
U.S. POSTAGE
PAID
Indianapolis, IN
Permit No. 221



IBA Foundation Inc.
8425 Woodfield Crossing Blvd. Suite 155E
Indianapolis, IN 46240

Mailing Address Information
If the addressee listed on this brochure is no longer employed at the bank or the mailing address is incorrect, please update the information on our website at www.indianabankers.org or contact Michelle Long at 317-387-9380, or email: mlong@indianabankers.org

Indiana Bankers Association



2019 IBA Consumer Lending School

April 16-17, 2019
IBA Center for Professional Development
Indianapolis

2019 IBA Consumer Lending School

Instructor: John Cochran

Return on Education

One of the greatest investments employers can make is in the continued education of their employees. Seminars, workshops, conferences, and schools not only provide professionals with an updated and contemporary framework to make better judgments and more informed decisions, but also assist in developing a resourceful network of peer bankers.

The IBA Foundation, Inc. prides itself on providing members with one of the best nonprofit banker education programs in the country. Featured in this brochure is the highly acclaimed 2019 Consumer Lending School, which addresses the most immediate and relevant training needs of the financial industry.

We know that bankers demand a strong return on education, “ROE,” in terms of dollars, time, and effort spent. You can count on this school to provide:

- Practical, hands-on curriculum designed for learning by doing and for easy application at the bank;
- Small class size to increase networking opportunities and personalized instruction;
- A school designed and governed by bankers and taught by experienced bankers and consultants; and
- Reasonable enrollment fees and an academic atmosphere conducive to a stimulating learning experience.

The Curriculum

This two-day school is designed to prepare consumer lenders to meet two primary challenges. The first challenge is to originate loans to qualified consumer and residential borrowers and minimize collection problems and loan losses. The second challenge is to be in compliance at all times with ever-changing fair lending regulations.

Day One

- Define Consumer Lending
- Review Consumer, Personal and Household Loan Purposes
- Discuss the concept of gathering “complete” information from Applicants
- Review the steps in Evaluating the Applicant Credit Information
- Making the “best” loan decision
- Review the basics of Consumer Loan Documentation
- Discuss Consumer Loan Collection Issues
- Review the following Federal and State Lending Regulations:
 - ◊ Equal Credit Opportunity Act as implemented by Regulation B
 - ◊ Regulation P (Privacy)
 - ◊ Truth-in-Lending Act as implemented by Regulation Z
 - ◊ Homeowner Equity Protection Act
 - ◊ The Fair Credit Reporting Act
 - ◊ USA PATRIOT ACT—Customer Identification Program Requirements

Day Two

- Review Basic Residential Loan Products
- Using the Uniform Residential Loan Application
- Evaluating Residential Loan Application Information
- Surveys, Title Commitments and Final Title Policies
- Basic Appraisal and Evaluation Compliance Requirements
- Federal Lending Regulation to Include:
 - ◊ The Equal Credit Opportunity Act, Regulation B
 - ⇒ Definition of Appraisal
 - ⇒ Notice of the Right to Receive a Copy of an Appraisal
 - ◊ The Fair housing Act
 - ◊ Truth-in-Lending/Real Estate Settlement Procedure Act
 - ⇒ Loan Estimate Disclosure
 - ⇒ The Closing Disclosure
 - ◊ The Home Mortgage Disclosure Act
 - ◊ The Flood Disaster Protection Act

Who Should Attend

Community bankers and lenders who participate in their bank’s consumer loan origination process. Newly appointed loan officers and members of the bank’s credit administration and loan processing areas will especially benefit.

Selection of Applicants

All applications and full registration fees must be received in the IBA office by **April 1, 2019**. The IBA Board of Education will consider all applications, determine acceptability and notify the applicant.

Registration

Students will register between 8:30 and 9:00 a.m. on Wednesday, April 11, with class beginning at 9:00 a.m.

Location

The Consumer Lending School will be held at the IBA Center for Professional Development located on the west side of Indianapolis at 8425 Woodfield Crossing Blvd. Suite 155 E., Indianapolis, IN 46240.

Cost

Tuition is \$495 for IBA Members, \$990 for Nonmembers. Fees include, casebook, study materials, continental breakfast, lunch and refreshment breaks each day.

Meals/Refreshments

The IBA will provide continental breakfast, lunch and refreshment breaks each day at the Center for Professional Development.

Accommodations

Should you need hotel accommodations, please call the IBA. We will provided you with a list of hotels in the area.

General Information

Dress: Business casual attire is appropriate for all IBA programs. Due to temperature variation in meeting rooms, please bring a sweater or jacket for your comfort.

Special Accommodations: The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

Required Equipment

Participants should bring a calculator for use during the school.

Requirements and Regulations

Participants are expected to attend all sessions. Absences are excused only because of illness, catastrophe or extenuating circumstances, based upon a written statement submitted to, and approved by, the IBA Board of Education.

Certificate of Completion

Student performance will be measured using a combination of class participation and group presentations. Students who satisfactorily complete all requirements will receive a certificate of completion.

Daily Schedule

8:30 am	Registration & Continental Breakfast
9:00 am	School Begins
12:00 Noon	Lunch (included)
1:00 pm	Class Resumes
4:00 pm	Program Adjourns

Instructor

The instructor for the **2019 Consumer Lending School** represents a wealth of lending experience and the ability to communicate this experience in an effective and enjoyable manner. Curriculum design, case study development, and lead instruction will be provided by **John Cochran**. In his banking career which spans over 35 years, he has served in various lending and senior management positions. John established Cochran Associates LLC in 2000 to provide bank training and consulting services. To date, he has presented lending seminars for many state banking associations and annually participates in eight commercial lending schools as a principal instructor or sole presenter. John is the lead faculty member of the Indiana Bankers Association’s Commercial Lending School.

For additional information please contact:

Laurie Rees, Vice President of Education & Training
LRees@indianabankers.org

IBA Education & Training Department
317-387-9380

Register online with the Indiana Bankers Association at
www.indianabankers.org

2019 IBA Consumer Lending School

April 16 - 17
IBA Center for Professional Development
Indianapolis