



HMDA Updates

February 8, 2023, 10 a.m. – 3 p.m.
Virtual Seminar, \$295 per person

Delivery platform is Zoom, plan to join us via your laptop or phone. You will receive a link to join the events the afternoon prior to each scheduled session. Video is NOT required.

Program is 10 a.m. - 3 p.m. ET with breaks and 30 minutes for lunch.

HMDA reporting errors are frequently cited during regulatory examinations and come with the potential for civil money penalties. Discrepancies in reporting can also create a significant impact to a bank's fair lending risk profile if data points are reported with errors. In addition, with the recent court decision overturning the previous coverage thresholds established by the CFPB, small institutions previously exempt may now be subject to HMDA collection and reporting for 2023.

Whether you are new to HMDA reporting or need a refresher course this is a workshop you do not want to miss. This virtual program will provide in-depth training to break down the current HMDA rules and guidance to provide practical tips for implementation, including the following:

- Institutional coverage rules
- Transactional coverage rules
- Government monitoring information collection rules
- Reportable data fields
- Recording and reporting rules
- Common errors and best practices
- Insight from the most recent CFPB guidance

This workshop is designed for compliance, audit, loan operations, and lending professionals with responsibilities for completing or reviewing the Bank's HMDA information gathering and reporting

processes. Materials for the workshop will include power point presentation slides and a source document which can be used for future reference.

Speaker

Brad Washburn began his career at Steve H. Powell & Company in 2002 as a Financial Institution Specialist specializing in regulatory compliance review, consulting, and training for financial institutions throughout the Southeast. In 2011 Brad was named a director where he was responsible for leading the Company's Compliance Division, as well as assisting with strategic planning, business development and client relations. In 2022, he became a shareholder and President of the Company.

Brad has served as a featured speaker and panel member for numerous banking trade group sponsored seminars and events related to regulatory compliance matters. He has served as an instructor for the Georgia Bankers Association (GBA) sponsored Georgia Banking School and Compliance School at the University of Georgia, and he has participated in banking programs with the Center for Excellence in Financial Services at Georgia Southern University. Brad has also been quoted in national publications as a subject matter expert regarding regulatory compliance matters.

Brad has a BBA in Finance from Georgia Southern University, Statesboro, Georgia, is a Certified Anti-Money Laundering Specialist (CAMS) and is a Certified Regulatory Compliance Manager (CRCM). Brad is originally from Macon, Georgia and currently resides in Statesboro, Georgia with his family.

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Cancellation Policy

Cancellations received more than 30 days prior to the event will receive a full refund. Cancellations received between 29 days and 10 days prior to the event will be charged a \$50 processing fee. There will be no refund for cancellations received less than 10 days prior to the event. Substitutions are always welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

Questions

Please contact Jamie Hampton at (502) 582-2453 or jhampton@kybanks.com.

For a complete listing of KBA programs, or to register online, please visit www.kybanks.com.

Foundations of Banking School

December 4-8, 2023

Louisville

The Foundations of Banking School curriculum "walks" the banker through the bank using the balance sheet and income statement as the guides for understanding bank profitability. Several additional components have been added to the curriculum to enhance an individual's grasp of the material and to strengthen their ability to interact and relate to their peers, employer and the organization. This innovative curriculum was developed especially for Kentucky bankers.

For more details or online registration go to www.kybanks.com.



Registration Form

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February 8, 2023

\$295 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____
BANK _____	
MAILING ADDRESS _____	
CITY STATE ZIP _____	
PHONE _____	FAX _____
EMAIL (REQUIRED FOR REMINDER) _____	
SPECIAL ASSISTANCE / DIETARY NEEDS _____	

Method of Payment	
<input type="checkbox"/> Send invoice	
<input type="checkbox"/> My check for \$ _____ is enclosed.	
<input type="checkbox"/> Please charge my credit card \$ _____ as noted below.	
<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard	
<input type="checkbox"/> Discover <input type="checkbox"/> AmEx	
CARD NUMBER _____	
EXPIRATION DATE _____	
CARDHOLDER NAME _____	
CARDHOLDER'S SIGNATURE _____	
SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____	
<p>Please send registration to: Kentucky Bankers Association, 600 West Main Street, Suite 400, Louisville, KY 40202 • Phone (502) 582-2453 Scan and email registrations to jhampton@kybanks.com</p>	