



CRA REVIEW & UPDATE

**VIRTUAL SEMINAR
MAY 13, 2021**

Get a review of the existing CRA rules, the FDIC's proposed rule, the OCC's final rule, and an explanation of the Federal Reserve Board's Advanced Notice of Proposed Rulemaking.

It has been years since the federal bank regulatory agencies have overhauled the Community Reinvestment Act (CRA) regulations. Right now, major revisions are unfolding, but in awkward manner.

TOPICS COVERED:

This program provides a review of the current, the FDIC's proposed, the FRB's advanced proposed, and the OCC final requirements of CRA and its implementing regulations, including:

- Existing, proposed and revised performance tests, standards, and ratings;
- Assigned ratings under current, proposed and revised regulations;
- Assessment area delineation under the current rule and the new facility-based and deposit-based methods;
- New concepts such as retail deposits, retail lending product lines, and qualifying activities lists;
- Evaluation concepts such as CRA Evaluation Measures, geographic distribution tests, and borrower distribution tests;
- Evaluation options under current, proposed and final rules;
- Current data collection requirements and the expanded requirements under the proposed and final rules;
- Community Development activities under the current, proposed and revised regulations;
- The status of "intermediate small banks." (Will the category continue to exist?);
- How small is a "small bank" under existing (\$1.305 billion), proposed (\$500 million) and revised regulations (\$600 million);
- An explanation of the periodic adjustments to the asset-size thresholds used to define "small bank" and "intermediate small bank;"
- A review of recent redlining cases;
- A review of the CRA Questions and Answers, exam results and CRA agreements;
- Public file requirements;
- CRA notices;
- An explanation of how to obtain community development credit for COVID-19-related activities; and
- The status of the proposed and final revisions to the regulations.

About the Instructor



Jack Holznecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 45 years. Over 150,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance

schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

WHEN

May 13, 2021
9:00 a.m. - 4:00 p.m.

WHERE

Comfort of your desk or
anywhere with an internet
connection

WHO SHOULD ATTEND

Loan officers, compliance officers, CRA officers, loan department staff, bank counsel and auditors. Whether new to the requirements of the CRA and its regulations or a seasoned veteran, this program provides a comprehensive review of the rapidly changing requirements of the CRA.



NOTICE

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, this event is subject to change to a virtual learning course at any time. We appreciate your understanding and flexibility.



Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

REGISTRATION FEES

ABA Members:

Early Registration Price: \$340; After April 13: \$390

Non-Members:

Early Registration Price: \$680; After April 13: \$780

CANCELLATION

Full registration fees will be refunded if a cancellation is received before April 27. No refunds will be given for cancellations made after April 27. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

PARTICIPANTS WILL RECEIVE A DETAILED MANUAL THAT SERVES AS A HANDBOOK LONG AFTER THE PROGRAM IS COMPLETED.

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MAY 13, 2021

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa 
 American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: **Check Payable to:**
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

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