



ABA

Alabama Bankers Association, Inc.

Live Seminar

Community Reinvestment Act: Preparing for Regulatory Changes

May 05, 2021

Registration: 8:00 AM

Business Session: **8:30 AM – 3:00 PM**

[Marriott Prattville Hotel & Conference Center](#)

All was quiet on the Community Reinvestment Act (CRA) front for over fifteen years, until last year when the OCC issued their Final Rule to “strengthen and modernize” current CRA regulations and the Federal Reserve issued an Advanced Notice of Proposed Rulemaking detailing their own approach to bringing CRA into the 21st Century. It’s anticipated the debut of the FDIC’s plan is on the horizon.

Receiving a strong CRA is important to you and to your bank. A poor rating can significantly impact board and management’s strategic goals and adversely affect your reputation in the communities you serve. In this session we will dive into these agency’s rules and provide best practices for how you can prepare your CRA program to meet regulatory expectations. No matter if you are a small bank, intermediate-small bank, or a large bank, we will discuss the rules that apply to you.

We will also review best practices for documenting the efforts you have taken during the recent pandemic to ensure your bank receives credit for all you have done to assist your communities. Join us for this informative session!

Learning Objectives:

- **Understanding Regulatory Requirements**- A review of the OCC’s Final Rule, FRB’s ANPR and any news from the FDIC.
- **Identifying Technical Requirements for Banks of All Sizes** A discussion of the specific requirements that apply to small, intermediate-small, and large institutions.
- **Developing Effective CRA Compliance Strategies**- A discussion of best practices and strategies to strengthen your CRA program, no matter your asset size.
- **Conducting a CRA Self-Assessment** – A walk through procedures to conduct a self-assessment of your bank’s CRA effort, including how to utilize simple tools to analyze your bank’s lending patterns.
- **Communicating to the Board** - A thorough discussion of how to communicate your CRA efforts to the board.

WHO SHOULD ATTEND: This informative session is designed for CRA Officers, Loan Officers, Compliance Officers and Auditors.

PRESENTED For ABA by: Brode Consulting, Dawn Kincaid

FEES:

Members: \$395

Non-Members: \$595

QUESTIONS? EMAIL Debbie Pharr at dpharr@alabama.bank

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.