



# ADVANCED LENDING INSTITUTE

Relax & Learn: Developing Your Full Potential

**25.5 CRCM and 29.4 CPE credits**

**Oct. 25-29, 2021 • Callaway Gardens • Pine Mountain, GA**

*Callaway Gardens is located at 4500 Southern Pine Drive, Pine Mountain, GA.*

**Registration** Oct. 25 at 8:30 a.m.

**Session begins** Oct. 25 at 9 a.m.

**Adjourn** Oct. 29 at 11:30 a.m.

*The Advanced Lending Institute will build upon your solid foundation of lending regulations and practices to strengthen your skills as a lender. From exploring the impact of cryptocurrency to fully understanding the minute details of a compliant loan file, this weeklong session is designed just for lenders. It is our goal to provide "real-life" examples, best practices and an assortment of tools designed to help you scale the day-to-day challenges you face as a lender. Topics are designed to enhance your lending skills and along with it acquire a bag full of tools to be your borrower's financial hero in their time of need. This program will focus on regulation requirements applicable to you and your institution and will provide resources and tools to help you strengthen and enhance your lending compliance program.*

Ascend to the next level with:

**TRAINING TOPICS:** Lending regulations, guidance, best practices and relevant examples.

**NETWORKING:** The institute is designed to encourage attendees to share their experiences.

**TOOLKIT:** Detailed manuals, sample policy language, checklists and customizable tools.

**HOT TOPICS:** Review of current regulatory "hot buttons," the latest enforcement actions and pending legislation that could soon impact your bank.

## **The Nuts and Bolts of Construction Lending**

We will start with a discussion of the unique risks and features associated with construction lending and look at the requirements for both the single-close and the separate construction and permanent phase closings for construction loans. We will walk

through the construction loan process with sample loan scenarios and review best practices for managing draw requests. We will discuss how to avoid mistakes, dive into the guidance, and review common errors made by bankers when preparing construction loan documentation.

## **Fair Lending and CRA: Different but Connected**

Over the last two years in an effort to "strengthen and modernize" CRA, the OCC, the FDIC and the FRB have each have taken their own approach. We will share information about the most recent regulatory developments and best practices for how to prepare your program. We will also look at how CRA changes may impact your assessment areas and fair lending risks. In addition, we will dive into the emerging trends of fair lending enforcement and analyze where issues may arise in your underwriting criteria and practices.

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## **Regulatory Roundup: Avoiding Violations and Preparing for Changes**

The number of examiner identified regulatory violations is on the rise. Last year 54% of issues cited by the FDIC were related to TILA, FDPA and RESPA. We will review these issues and provide tools and best practices that will enable you to test for these compliance weaknesses and implement corrective action if needed! We will examine recent regulatory orders and learn how to avoid the mistakes of others and identify potential fraud in our own institution. In addition, we will discuss issues you will face in the near future, including ATR/QM changes.

## **Cannabis and Lending: Weeding through the Issues**

Earlier this year the Alabama legislature legalized medicinal marijuana. What impact might this have on your accountholder base? What will you do if you receive a loan application from an employee of medical marijuana dispensary? We will discuss approaches to risk as well as policy and procedural best practices. And what about industrial hemp? More and more farmers are testing the market a few acres at a time. Are your ag lenders asking the right questions and conducting the due diligence recommended by FinCEN? We will detail what you should be asking and how to monitor these relationships.

## **Case Study: Loan File Review**

Hut, hut, hike! It's game time! Teams of lenders, operations, underwriters, compliance, and audit will work

together to successfully make it through the loan process from start to finish. Are you prepared for the borrower blitz? Will you avoid loan documentation penalty flags? Will you score a compliant loan file?

## **FDCPA: Changes are on the Horizon**

The Fair Debt Collection Practices Act (FDCPA) is undergoing a major renovation effective soon. While the definition of a debt collector does not "technically" include a bank employee, it is important to understand how this Act is being modernized.

## **Exploring Hot Topics with Flood Compliance**

Compliance with the Flood Disaster Protection Act continues to yield civil money penalties. During this session we will explore the flood related topics that are making waves during 2021. Including the impact of the new NFIP pricing methodology, Risk Rating 2.0.

## **Cryptocurrency -Are You Ready to Discuss this Currency with Your Borrower?**

As more and more people are engaging in this currency, it is important that you are well versed on this topic. We will explain the basics, discuss the recent scams and explore how financial institutions are adapting to the world of virtual currency. All designed to prepare you for borrowers you engage in virtual currency.

## **The Dreaded Call: Racing to the Rescue**

Disaster, Destruction, and Death. Sometimes we have advance warnings. Other times it catches us

off guard. This session is designed to prepare us for these unexpected events so that we can better aid our borrowers in a time of need and address collateral decisions. As we all know, these events often occur at the worst possible time, so better to have a plan in place just in case.

## **Let's Turn the Table - Analyzing the Lending Experience Through the Eyes of the Borrower**

Yes, its important to return phone calls timely and to process the loan request as quickly as possible, but are you a resource to your borrower? Does the borrower/lender relationship exist only during a time of monetary need or are you working to help your borrower grow their business? This session will discuss tips on how to strengthen the borrower/lender relationship.

## **Fair Lending...It's a Focus Point!**

The regulatory agencies have told us that fair lending is an area of emphasis. This session will dive into the current materials issued from the agencies to ensure you have the most up-to-date resources at your fingertips including the Fair Lending Report of the Bureau of Consumer Financial Protection.

# **AND MORE!**



# INSTRUCTORS



**DAWN KINCAID** began her banking career working for a community bank, while attending The Ohio State University. She has nearly fifteen years of experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Dawn served as the senior vice president of bank operations for a central-Ohio based community bank. She has served in the roles of compliance, BSA/AML, CRA, privacy and security officer and led training initiatives, prepared due diligence information for and completed a variety of regulatory applications and coordinated internal and external audits and exams.



**MOLLY STULL** began her banking career on the teller line while working on her undergraduate degree and has continued working in the financial industry ever since. She has experienced the growth of a hometown bank, acquisitions of branches, bank mergers, charter changes, name changes, MoU's (not a favorite), and working in a de novo bank. Throughout these experiences she has gained a wealth of banking knowledge. She has activated business resumption plans, implemented a VoIP phone system, performed secondary market quality control reviews, processed wires, filed SAR's, developed bank approved policies and coordinated reviews with external auditors and examiners.

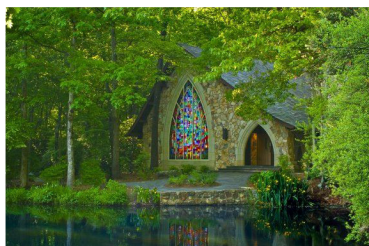
## ACCOMMODATIONS *CALLAWAY GARDENS*

**Room Rates Start at \$165**

To book your room please call (844) 883-8120 **or** [click here](#) to book online.

**Group Code: ALAB102221**

*Reservation deadline is **12 NOON** September 01, 2021, after which rooms will be sold on a space-available basis.*





# CALLAWAY GARDENS MAP



To Interstate 85 & 185 **85 185** To Harris County Airport  
**Resort & Golf Entrance**

**FIRST TIME VISITORS:** This 2,500-acre garden is not designed to be walked exclusively. For your enjoyment, please access the many attractions, trails and recreational opportunities within the world's largest public, self-guided woodland garden by vehicle, bicycle or Callaway Cruiser - open-air gas carts available for rent at the Mountain View Golf Shop.

## RECREATION

- 1 Bicycling & Rentals
- 2 Boating & Fishing
- 3 Golf & Cart Rentals
- 4 Callaway Playground
- 5 Square 1 (Robin Lake Beach, seasonal)
- 6 Tennis
- 7 TreeTop Adventure & Ziplines
- 8 Water Sports & Aqua Island (seasonal)
- 9 Spa
- 10 Putt Putt

## DINING

- 1 The Gardens Restaurant
- 2 Discovery Café
- 3 Champions Grille
- 4 Cason's Tap Room
- 5 Piedmont Dining Room
- 6 Rockin' Robin's (seasonal)
- 7 Beach Bar (seasonal)
- 8 Beach Pavilion (seasonal)
- 9 Spirit of 52
- 10 Country Kitchen

## SHOPPING

- 1 Callaway Gardens Country Store ©
- 2 Callaway Discovery Center Gift Shop
- 3 Tennis Pro Shop
- 4 Day Butterfly Center Gift Shop
- 5 Callaway Outdoors/Fishing Outfitters
- 6 Mountain View Golf Shop
- 7 Sand Bucket Beach Shop (seasonal)
- 8 Christmas Village (seasonal)

## LEGEND

- 144 Discovery Bicycle Trail
- 1 Bicycle Trail Bridge Numbers
- 11 Restrooms
- P Parking
- P Picnic Area
- Streets
- One-Way-Traffic
- Walking Trails

## LODGING

- Lodge & Spa
- Inn
- Villas
- Cottages

- 1 **Overlook Azalea Trail**  
Length: 1.6 miles; Walking Time: 30-90 minutes
- 2 **Whippoorwill Lake Trail**  
Length: .5 miles; Walking Time: 45 minutes
- 3 **Mountain Creek Lake Trail**  
Length: 1.5 miles; Walking Time: 60-90 minutes
- 4 **Callaway Brothers Azalea Bowl Trail**  
Length: 1.2 miles; Walking Time: 30-90 minutes
- 5 **Holly Trail**  
Length: .8 miles; Walking Time: 40 minutes
- 6 **Lady Bird Johnson Whitewater Trail**  
Length: .6 miles; Walking Time: 25-45 minutes
- 7 **Rhododendron Trail**  
Length: .6 miles; Walking Time: 40 minutes
- 8 **Robin Lake Trail**  
Length: 1.9 miles; Walking Time: 30-60 minutes

## WALKING TRAILS

For trail information  
Contact the Country Store is  
1.4 miles (on right)

To Columbus  
(South)



# TENTATIVE DAILY AGENDA

**Registration is Oct. 25 at 8:30 a.m.**

**Monday** - 9 a.m. – 4 p.m.

**Tuesday** - 7:30 a.m. – 4 p.m.

**Wednesday** - 7 – 11:30 a.m.

**Thursday** - 7:30 a.m. – 4 p.m.

**Friday** - 7:30 – 11:30 a.m.

*Meals include light lunch on Monday, Tuesday and Thursday as well as a "grab-and-go style" breakfast on Tuesday, Wednesday, Thursday and Friday.*

## REGISTRATION

Please return this form and appropriate fees to: ABA, 445 Dexter Ave., Suite 10025, Montgomery, AL 36104 or fax your registration form to (334) 244-9382.

**Deadline to register is September 1, 2021**

**You may also email it to [dpharr@alabama.bank](mailto:dpharr@alabama.bank).**

**EARLY BIRD MEMBER RATE\***: \$1,495 - Register before 7/30/2021 and save \$200!

\*To qualify for early bird rate all fees must be paid by 7/30/2021.

**REGULAR MEMBER RATE** (after 7/30/2021): \$1,695

**NON-MEMBER RATE**: \$2,695 (Prepayment is required for all non-members.)

All rates are for ONE attendee. Daily substitutions are not permitted.

Name \_\_\_\_\_ Bank \_\_\_\_\_

Title/Dept. \_\_\_\_\_ Email \_\_\_\_\_

Mailing Address \_\_\_\_\_

City, State & Zip \_\_\_\_\_

Office Phone \_\_\_\_\_ Cell \_\_\_\_\_

Additional Attendees: 1. \_\_\_\_\_

2. \_\_\_\_\_

**PAYMENT METHOD:** Total fees due: \$ \_\_\_\_\_ (Payment due prior to event.)

☐ Check enclosed

☐ Please send me an invoice

☐ Please charge a total of \$ \_\_\_\_\_ to the following credit card:

☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Credit Card No. \_\_\_\_\_ Exp. \_\_\_\_\_ Signature \_\_\_\_\_

## WHO SHOULD ATTEND

This **ADVANCED** jam-packed 5-day school is designed for loan officers, loan operations personnel, compliance officers, and your internal auditor.

## EARLY DEPARTURES

If you plan to apply for continuing education credits, please do not make travel plans to depart before the session ends on Friday at 11 a.m. We cannot grant certificates of completion to those who depart early from the conference.

## LATE REGISTRATION

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

## EARLY BIRD RATES

To qualify for the early bird rate, full payment **MUST** be received by July 30, 2021. Otherwise, additional billing for the regular rate will be necessary.

## IMPORTANT POLICIES

**CANCELLATION:** A processing fee of \$200 applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$200 processing fee) if notice is given by 12 noon, 15 business days before the event. After 15 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed.

**LATE REGISTRATION:** Please note there will be a \$50 late registration fee for all attendees that register later than 15 business days before the seminar. **NON-ABA MEMBERS:**

Prepayment is required for all non-member attendees for any event. **EARLY BIRD RATES:** 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 for a week-long school session, no money can be refunded, credited or transferred. **PHOTO USE:** By registering, you give your permission to be photographed and for those photographs to be used by the association.

**WAIVER AND INDEMNITY:** Unless otherwise stated in writing, attendance at this event is governed by the Alabama Bankers Association's "Standard Event Waiver and Indemnity Policy" available at <https://www.alabama.bank/abaimis/alabamabankers/waiver>. Please contact ABA with any questions.

**QUESTIONS?** Contact **Debbie Pharr**, ABA Director of Education, by calling  
**(334) 386-5736** or emailing [dpharr@alabama.bank](mailto:dpharr@alabama.bank).



ALABAMA BANKERS ASSOCIATION

445 Dexter Ave., Suite 10025

Montgomery, AL 36104



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