



ALABAMA BANKERS ASSOCIATION

HMDA UPDATE 2024

Virtual Live Event via ZOOM

Speaker: Kathleen O. Blanchard

January 25, 2024

Registration starts: 8:15am

Business Session: 8:30am- 3:00pm

Lunch Break: 11:30-12:30pm

Member Rate: \$395

Non-Member Rate: \$595

HMDA Update 2024

The current HMDA rule has been in effect for over 5 years – since 1/1/2018 - yet questions constantly arise, even from experienced compliance officers. This webinar will cover some trickier HMDA questions as well as where to find answers to common questions. Most answers are there for those who know where to look and how to “understand” what the regulations and comments tell us.

This webinar will not only provide answers to specific questions but will teach viewers how to research HMDA questions. Attendees will come away with a stronger understanding of HMDA and be better prepared to resolve questions on individual scenarios.

What you will learn:

- How to research a question – the answer may be hiding in plain sight.
- Parsing out long regulatory comments to unravel the actual meaning.
- What the comments mean– are only originated loans covered or all applications – the clue is in the language used.
- What exactly is the “Getting It Right” guide.
- Understanding temporary financing.
- Answers to common HMDA questions.
- Answers to trickier HMDA questions.
- How HMDA will integrate with Regulation B and CRA.
- Counting errors.
- Business or consumer purpose and what if lending got it wrong?
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Come prepared with your HMDA questions! The various charts and tools will be provided in a format that attendees can keep for future reference.

Who Should Attend? All members of the bank who are involved with reporting, testing or auditing or submitting HMDA data: lenders, administrative and operations staff, compliance staff, and auditors.

For more information, contact Elizabeth Bailey, vice president of professional development at
(251) 510-3593 or email ebailey@alabama.bank

For information on important policies please visit our website at <https://www.alabama.bank/policies>

