



Commercial Lending, Yes, Compliance Applies!

November 6, 2025

Member Rate: \$395

Registration starts: 8:15am

Non-Member Rate: \$595

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

Lunch on your own: 11:30-12:30pm

Location: Montgomery Marriott Prattville Hotel & Conference Center at Capitol Hill
2500 Legends Circle, Prattville, Alabama 36066

Don't be fooled by the terms "*consumer compliance*" or "*consumer protection laws*." These rules don't stop at consumer products—many of them directly impact your **commercial lending program** as well.

This interactive seminar will walk you through the key compliance requirements that often catch commercial lenders off guard. From regulatory hot topics like **Section 1071, Fair Lending, Flood Insurance, Adverse Action, and SCRA** to broader compliance issues including **CRA, FCRA, UDAP, and more**—we'll break down what you need to know and how to stay compliant.

What You'll Learn:

- The surprising *consumer* regulations that apply to your commercial loans
- Fair Lending essentials and pitfalls to avoid
- Regulation B (ECOA) & Fair Housing Act requirements
- HMDA (Regulation C) and its role in commercial lending
- FCRA and CRA considerations you can't overlook
- UDAP, Bank Bribery Act, and Regulation O (Insider Lending)
- Real Estate Lending Standards and appraisal/evaluation rules
- BSA/AML red flags in commercial lending
- Lending to servicemembers (SCRA) and tenant protections in foreclosure
- Flood insurance compliance made practical

Who Should Attend?

- Loan officers, processors, and underwriters
- Compliance, risk management, and retail lending staff
- Auditors, examiners, third-party consultants, and related service providers

Join us for a day of practical, real-world guidance that will help you spot compliance risks, strengthen your lending program, and stay ahead of examiner expectations.

Background

With nearly 30-years of experience in the financial services industry, Leah's in-depth compliance knowledge spans Lending, Deposits, BSA/AML and Compliance Risk Management. Her diverse skills, from software programmer to legal counsel to compliance advisor make Leah a results-oriented and strategic compliance professional.

Nationally recognized for her pragmatic compliance advice and her engaging approach, Leah provides management and staff valuable insight to effectively understand, identify, manage, and mitigate compliance risk.

Throughout her career, banks, credit unions, FinTechs, and federal and state associations have engaged her for compliance advice and training at all levels: front line, compliance, audit, board and management, and state and federal examiners.

As a faculty member of the Southwest Graduate School of Banking at Southern Methodist University in Dallas (SWGSB) for the past ten years, she teaches Compliance Risk Management, Commercial Lending, and BSA/AML and Compliance for new community bank directors.

Professional Experience

Leah Hamilton has served as the Chief Compliance Officer for a \$4 billion community bank, a start-up mortgage company, and for a large banking software compliance division. In addition, she was in-house counsel and worked for several leading banking software firms. In addition to participating in loan, deposit, and BSA/AML review and audit services, Leah has advised thousands of financial institutions on day-to-day BSA/AML and compliance matters, consent order remediation and management responses to examiner concerns.



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>