



Fair Lending Principles of Banking Essentials: Key Components and Regulatory Guidelines

December 11, 2025

Registration begins at 8:15am

Business Session 8:30 am – 3:00 pm

Member Fee: \$395 per Member

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

Non-Member Fee: \$595 per Non-Member

Location: MONTGOMERY MARRIOTT PRATTVILLE HOTEL & CONFERENCE

CENTER AT CAPITOL HILL 2500 Legends Circle, Prattville, AL 36066

Speakers: Molly Stull, Brode Consulting

The message from regulatory agencies is loud and clear: Fair lending is non-negotiable. It's a top priority that demands your attention. Join us as we dig into the latest fair lending guidelines and resources straight from the regulatory agencies to ensure your team is fully equipped with up-to-date materials and the most relevant training available.

Fair lending issues continue to be front and center in regulatory focus. In this session, we'll break down the most common types of lending discrimination, providing real-world examples to help you spot and prevent potential issues before they escalate. A critical area of concern? Redlining. We'll not only cover this vital issue but also walk you through the latest updates, including the Fair Lending Report from the Bureau of Consumer Financial Protection.

Through a deep dive into current agency-issued materials, we'll examine key issues like appraisal discrimination, the role of artificial intelligence (AI) in lending, reconsideration of value, and disability discrimination—topics that demand your institution's attention in your policies, procedures, training, and monitoring efforts. These issues have been front and center in recent blogs, press releases, speeches, webinars, and enforcement actions. Our goal? To arm you with the insights and best practices you need to update your fair lending compliance management system and stay ahead of the curve.

Equal access to credit is a right for everyone—but do you have the tools to ensure that your lending practices align with this principle? In this session, you'll learn how to conduct thorough risk assessments, develop a robust audit plan, and analyze lending data for compliance with anti-discrimination laws. With a strong focus on awareness, monitoring, and audits, we'll show you how to minimize the risk of adverse issues cropping up at your institution.

Key Takeaways from This Session:

- **Build a Comprehensive Fair Lending Risk Assessment:** Get ahead of potential issues by identifying risks before they become problems.
- **Unpack AI in Lending: Spotting Discrimination Risks:** Understand how artificial intelligence can unintentionally create biased outcomes—and how to prevent it.
- **Pinpoint Disability Discrimination Hotspots:** Identify where and how disability discrimination can manifest in your lending processes, and how to tackle it head-on.
- **Self-Audit for Discrimination in Your Lending Policies:** Learn how to spot red flags in your own policies and procedures before regulators do.
- **Discrimination 101: Overt, Disparate Treatment, & Disparate Impact:** Understand the different types of discrimination, how they manifest, and the steps to take to avoid them.
- **Recognize How Inadvertent Discrimination Slips Through the Cracks:** Know how discrimination can creep in unknowingly and how to safeguard against it.

- **Review of Recent Fair Lending Enforcement Actions:** Get up to speed on the latest actions from regulators to understand the real-world consequences of non-compliance.
- **Real-World Examples of Appraisal Discrimination:** Dive into case studies to see exactly what appraisal discrimination looks like and how to avoid it in your institution.
- **Leverage Latest Agency Guidelines to Strengthen Your Fair Lending Compliance:** Use the most recent regulatory guidance to enhance and future-proof your institution's fair lending framework.
- **Mastering Consumer Complaints: Key Elements of Effective Management:** Learn the critical components to managing consumer complaints, keeping your reputation intact and your processes compliant.

WHO SHOULD ATTEND?

This power-packed session is tailored for professionals charged with safeguarding fair lending practices—whether you're an **auditor**, **risk officer**, **compliance expert**, or **loan manager** overseeing lending programs. If you're responsible for identifying, assessing, and mitigating fair lending risks, this session is a must-attend to sharpen your skills and stay ahead of the curve.

TAKE-AWAY TOOLKIT

- Fair lending references
- Sample audit request list
- Sample fair lending risk assessment
- Sample fair lending policy
- Examples of fair lending violations

Speaker: Molly Stull, Brode Consulting Services, Inc.



Molly 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, conducted consumer compliance reviews and internal audits, processed wires, filed SAR's, developed bank approved policies and coordinated reviews with external auditors and examiners. Her favorite role has always been to educate banking staff on whatever subject is currently the hot agenda item. She strongly believes that if the staff understands the "why" of a process, they will be more compelled to follow the procedures. Her wealth of financial experience enables her to relate to the client and perform in depth reviews. Molly is married to Brad and they have two daughters, Katie & Riley. The family's farm is close to Wooster, OH where they grow corn and soybeans. They also breed and raise purebred hogs and Boer goats. Sporting activities and livestock shows at the county, state and national levels keep them busy.

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>

