



Demystifying HMDA: Practical Tools to Stay Ahead

September 17, 2025

Virtual Live Event Via Zoom

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

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

Member Rate: \$395

Non-Member Rate: \$595

HMDA 2025 Update: A Practical Workshop for Real-World Application

Whether you're just getting started with HMDA or have been working with it for years, this fast-paced, one-day workshop delivers the clarity and confidence you need to navigate the evolving landscape.

We'll break down the basics for newer staff and tackle the complex, often-confusing scenarios that even experienced professionals face.

Highlights include:

- Timely updates on the CFPB and what they mean for your institution
- Key HMDA definitions that can make or break your reporting accuracy
- Real-world examples of common misunderstandings—and how to avoid them
- Clear comparisons between HMDA, Reg B, and TRID application rules
- What really matters: decoding purpose, collateral, and intent
- Handy reference charts, slides, and takeaways you'll actually use

Whether you're looking for a refresher or a deeper understanding, you'll leave better equipped to get HMDA right.

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

Speaker: Kathleen Blanchard, president of Key Compliance Services, LLC., has been in banking for over 30 years in the Philadelphia, PA, NJ and New York City areas. Kathleen began in commercial lending as a credit analyst and worked in lending, credit risk review, special assets, and credit policy. From there she moved on to regulatory compliance and enterprise risk management, and since 2006 she has been consulting with banks on compliance and risk management issues. She is known as the "HMDA Guru."

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

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