



# CRA - Review and Update

A web-based seminar

Wednesday, April 26, 2017, 11:00 am - 1:00 pm (EST)

## Program Content:

WHAT? It has been years since the federal bank regulatory agencies overhauled the Community Reinvestment Act regulations, but they are constantly tinkering with the rules. An update to the Interagency Questions and Answers Regarding Community Reinvestment (Interagency Q & A), published on July 25, 2016, clarified:

- How to document that activities promote economic development;
- How to apply SBA size standards;
- Revitalization and stabilization standards by providing new examples;
- Alternate systems for delivering retail banking services; and
- Much more.

In several recent cases, CRA ratings have been downgraded between examinations as a result of activities outside the general scope of CRA. After an absence of several years, CRA agreements - negotiated with community groups at the time of merger or expansion - have reappeared.

In late December, the federal bank regulatory agencies published amendments that adjust the asset-size thresholds used to define "small bank" and "intermediate small bank."

WHY? Bankers should view CRA ratings as a game. You need to learn how to play the game well. The challenge of playing the game is made more difficult as the agencies continuously change the rules of the game. This program contains core knowledge needed by all lenders to implement the new CRA rules. Also:

- The detailed manual is a great desktop reference; and
- The presenters have decades of experience with this topic.

## Covered Topics:

- A review of the basic requirements of CRA and its implementing regulations, including:
  - Performance tests, standards, and ratings;
  - Assigned ratings;
  - Assessment area delineation;
  - Public file requirements;
  - CRA notices; and
  - Community Development activities;
- An explanation of the adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank," and
- A review of the recently published Questions and Answers, recent examination results and recent CRA agreements.

## Who Should Attend:

Management of the loan department, Compliance Officers, CRA Officers, marketing staff and auditors

## Presenter:

Jack Holzknecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 39 years. In 34 years as a trainer over 125,000 bankers (and many examiners) have participated in Jack's live seminars and webinars.

Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states.

Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

Kelly M. Owsley, CRCM is Director of Training Services for Compliance Resource, LLC. Kelly's career in banking began in 2000. Since then she has worked for financial institutions ranging in asset size from \$250 million to \$3 billion. Kelly has worked in numerous areas of the financial services industry including retail branch management, lending, product development and training. In addition, Kelly spent three years in a training and development role with CUNA Mutual Group servicing the largest credit union in the United States.

Most recently, she served as the Vice President of Compliance, BSA Officer, and CRA Officer for a community bank in Kentucky where she was responsible for implementing and training all compliance related topics. Kelly holds a Bachelor of Science degree in Accounting from the University of Kentucky and is a Certified Regulatory Compliance Manager.

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