



Military Lending Act Essentials

A web-based seminar

Wednesday, May 24, 2017, 11:00 am - 1:00 pm (EST)

Program Content:

WHAT? On July 22, 2015 the Department of Defense (DOD) published a 54-page final rule that amends its existing Part 232, which implements the Military Lending Act (MLA). The law and regulation provide various protections for servicemembers and their families.

The DOD amended its regulation primarily for the purpose of extending the protections of the MLA to a broader range of closed-end and open-end credit products.

The revised rule was effective October 1, 2015. Compliance was mandatory, for the most part, on October 3, 2016.

WHY? This information packed program helps participants assure they are prepared for the first regulatory review of MLA compliance. Participants receive a detailed manual that serves as a handbook long after the program is completed.

Covered Topics:

- How to determine whether transactions are covered or exempt
- How to determine and verify which applicants are "covered borrowers," including use of the:
 - DOD Database
 - Credit reports
- How to identify dependants
- Required disclosures, including:
 - Content of the disclosure
 - Timing of the disclosure
 - Written and oral delivery
 - Calculating the MAPR
 - The 36% limit on the MAPR
- Limitations on creditor acts or practices
- Recordkeeping requirements
- Penalties and remedies

Who Should Attend:

The program is designed for compliance officers, auditors and for those with responsibility for completing adverse action notices.

Presenter:

Jack Holzknicht 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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