

LENDING COMPLIANCE WORKSHOP



October 21 & 22, 2025 | Courtyard by Marriott, Columbia

The MBA Lending Compliance Workshop is designed for bankers who must ensure their bank's compliance with federal and state laws and regulations affecting the lending function. The two-day workshop will cover federal issues on the first day and state laws and regulations on the second day. A comprehensive, plain-language resource manual for each day will enable you to take the facts back to the bank for future reference. These manuals are kept updated by the MBA as laws and regulations change.

Day One – Federal Lending Compliance

REG B – EQUAL CREDIT OPPORTUNITY

- Credit Applications
- Prohibited Basis of Discrimination
- Adverse Action Notices
- Furnishing Appraisal Report

REG Z – TRUTH-IN-LENDING

- Rescission
- Closed-end Disclosures
- Advertising Requirements
- Mortgage Loan Requirements

FLOOD INSURANCE REGULATIONS

- Insurance Requirements
- Notices & Forms

REG X – RESPA

- Coverage & Exceptions
- Escrow Account Requirements
- Servicing Requirements

FAIR CREDIT REPORTING ACT

- Notice Requirements
- Identity Theft Provisions
- Risk-Based Pricing

FAIR HOUSING ACT

- Recordkeeping
- Advertising Requirements

REG C – HMDA

- Recordkeeping Requirements

Day Two – Missouri Lending Compliance

LENDING LIMITS

PROHIBITED DISCRIMINATION

USURY LAWS AND REGULATIONS

- Rates
- Fees and Charges
- Methods of Calculation
- Collateral Considerations

FUTURE ADVANCES

- Real Property
- Motor Vehicles

LIEN PERFECTION

- UCC-1
- Deeds of Trust
- Titles

DEFAULT ISSUES

- Right of Setoff
- Foreclosure
- Repossession
- Cure Notices

Image Use Policy

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

Schedule

8 a.m.	Registration
8:30 a.m.	Program Begins
Noon	Lunch
1 p.m.	Program Resumes
4:30 p.m.	Adjourn

Location

Courtyard by Marriott
3301 LeMone Industrial Blvd.
Columbia, MO 65201
573-443-8000

Cancellation Policy

Full refunds will be granted for cancellations received by MBA at least 10 days before the workshop date. After that date, an administrative fee of \$15 per canceled registration will be retained. Cancellations will not be accepted four days before the workshop. Substitutions are always permitted.

Hotel Reservations

Workshop participants should contact the Courtyard by Marriott directly for reservations at 573-443-8000 and ask for the Missouri Bankers Association's Lending Compliance room block rate of \$109 plus tax, per room, per day. Single or double occupancy is available. A block of rooms is reserved for this meeting until Wednesday, October 1, 2025. After the cut-off date, availability is not guaranteed, and room rates may revert to published rack rate. Early reservations are encouraged!

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Continuing Education



The Missouri Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have the final authority on the acceptance of individual course for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

Program Objectives – The MBA Lending Compliance Workshop is designed for bankers who must ensure their bank's compliance with federal and state laws and regulations affecting the lending function. A comprehensive, plain-language resource manual for federal and state regulations will enable participants to reference for future use.

Specialized Knowledge – 8 per day or 16 credits available by attending both days

Instructional Delivery Method: Group Live



American Bankers Association

American Bankers Association (ABA) Professional Certifications has approved Lending Compliance Workshop for: 14.5 CRCE credits.

APPROVED NON-ABA CE search for training will appear as:
Missouri Bankers Association | Lending Compliance Workshop 2025

Registration Information

Participants may register for one or both days of the workshop.

Member Fee — One Day	\$295 per person
Both Days	\$555 per person
Nonmember Fee — One Day	\$1,180 per person
Both Days	\$2,200 per person

Registration fees include the cost of the workshop manual, refreshments and lunch. The cost of meals included in the registration fee for this meeting is \$28.50 per person, per day. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

Three Ways to Register

☎ 573-636-8151

🌐 mobankers.com

✉ Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

Organization Information

Bank _____

Address _____

City/State/Zip _____

Phone _____

Names of Attendee (Check session(s) attending.)

Name _____

Title _____

Email _____

☐ Federal Lending - Oct. 21

☐ State Lending - Oct. 22

Name _____

Title _____

Email _____

☐ Federal Lending - Oct. 21

☐ State Lending - Oct. 22

Registration Fees

Member Fees

One Day.....\$295 per person # _____ \$ _____

Both Days.....\$555 per person # _____ \$ _____

Nonmember Fees

One Day.....\$1180 per person # _____ \$ _____

Both Days.....\$2200 per person # _____ \$ _____

Total Amount Due.....\$ _____

Method of Payment

☐ Check enclosed, payable to *Missouri Bankers Association*

☐ Invoice the Bank

☐ Credit Card Payment (Please type)

Exp. Date _____ CVV _____

No. _____

Print Name _____

Signature _____