


Mississippi Bankers Association presents

## 2008 How to Properly Handle Adverse Action

 <p><b>WEBINAR SEMINAR</b></p>	<b>Date:</b>	July 10, 2008
	<b>Time:</b>	1:30 – 3:30 p.m. Central Time
	<b>CPE Available:</b>	2.5 hours CRCM/CLBB/CPB
	<b>Seminar Code:</b>	SW2-1111
	<b>Seminar Description:</b>	ECOA/Reg B and Fair Credit Reporting Act contain requirements for providing notice of action taken. Failure to comply can lead to civil liability and enforcement actions. This seminar reviews the requirements of both laws, common violations and solutions. Both ECOA/Regulation B and the Fair Credit Reporting Act contain requirements for providing notice of action taken. This two-hour seminar reviews the requirements of both laws. It also covers common violations and provides solutions to common problems.
<b>Who Should Attend:</b>	The program is designed for compliance officers, auditors and for those with responsibility for completing adverse action notices in the lending department.	
<b>Program Highlights:</b>	Upon completion of this program your staff will understand: The adverse action notice requirements of both the Equal Credit Opportunity Act (Regulation B) and the Fair Credit Reporting Act; How to complete the model adverse action form; The rules for multiple borrowers; Proper handling of counteroffers; Timing rules; How to handle withdrawn and incomplete applications; and How to select the correct reasons for denial.	
<b>Seminar Speakers:</b>	<b>Jack Holzknicht</b> , a principal with Pegasus Educational Services, LLC, has provided training to thousands of bankers and examiners for 25 years. He also developed and delivered training for the FDIC and OTS.	
<b>What is a Webinar Seminar?</b>	This program includes 90 minutes of instruction and 30 minutes live Q&A. Each registrant provides one connection to the live webinar and 30 days access to the online seminar. You may have unlimited participants on your connection by speaker phone.	
<b>What are the costs?</b>	Tuition is \$250 per 'site license,' and listeners on your connection are unlimited.	

## REGISTRATION FORM

**DO NOT RETURN THIS FORM TO THE MISSISSIPPI BANKERS ASSOCIATION.**

Please return it to the address or fax number at the bottom of this form.

**Contact Name:** \_\_\_\_\_ **Bank:** \_\_\_\_\_

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**Seminar Code (see the top of this sheet):** \_\_\_\_\_

**Please check all that apply:**  
 Live webinar/materials (live hookup)  \$250 mem  \$500 nonmem  
 CD/materials  \$270 mem  \$540 nonmem

**Method of Payment:**  MasterCard  VISA  AMEX  Discover *Payment must accompany registration (do not fax a copy of a check).*

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**Please register one of these three ways:**

1. **By Mail:** Bankers Ed, 5700 South Mopac, Suite C310, Austin, TX 78749
2. **By Fax:** (512) 381-1571
3. **By Phone:** Call (888) 262-7701 with credit card information
4. **By Web:** <http://www.bankersed.com/MSBANKERS/catalog.asp>