

Virginia Association of Community Banks

Credit Card Compliance with Regulation Z

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Thursday, May 6, 2010

3:00 pm – 4:30 pm Eastern

Between the Federal Reserve Board and the US Congress (Credit Card Act of 2009), the regulatory reforms regarding credit cards have been moving at record pace. There were changes in August 2009 and February 2010; July 1 and August 22, 2010, will bring even more! All of these changes will affect companies who own credit card portfolios. The webinar will sort through the pronouncements and focus on the changes that will impact your bank.

HIGHLIGHTS

- Original proposals – January 2009
- Credit Card Act of 2009 and its ramifications – May 2009
- Required changes – August 2009
- Technical corrections to the Credit Card Act and its ramifications – October 2009
- Required changes – February 2010
- Changes due July 1, 2010
- August 2010 changes (if the Federal Reserve Board has released the details)

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to ensure your bank has complied with the credit card and Reg Z changes and to help prepare you for the future changes. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is for senior management, credit card managers, operations personnel, and auditors.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Bill Elliott, Young & Associates, Inc.

Bill Elliott has over 30 years of banking experience. As a compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews, conducting in-house training, and writing compliance articles and training materials.

Bill's career includes 15 years as a compliance officer and CRA officer in a large community bank, as well as working at a large regional bank. He has experience with consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK** AND FREE CD ROM*

Can't attend the live webinar? The **ON-DEMAND WEB LINK**** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK** (INCLUDES FREE CD-ROM*)

Includes options 1 and 2 above

AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE

*CD Rom for PC use only

Registration Form:	Credit Card Compliance with Regulation Z	May 6, 2010
		VACB 7204 Glen Forest Dr. Ste. 101 Richmond, VA 23226 (804) 673-8250 (804) 673-8251-Fax Email: kmallinger@vacb.org Web: www.vacb.org

Company/Bank Name		

Contact Name	Title	

Billing Address		<input type="checkbox"/> Check Enclosed: Amount: \$ _____
_____		<input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires __ __/__ __
City/State/ZIP		Credit Card Number: _____

Email Address	Phone	
Program Type (All Pricing is for Members. Non-Member Fees are Double)		Cancellation Policy: Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.
<input type="checkbox"/> Live Webinar (\$250) <input type="checkbox"/> On Demand Link w/free CD (\$250)		
<input type="checkbox"/> Both Live Webinar with On-Demand Link & Free CD (\$275)		