



2022 Consumer Lending Series

4-Part Series

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Consumer lending is the heartbeat of every financial institution – but compliant loans require great attention to detail. This series takes you from application to approval and beyond to provide the information needed to improve your program and ensure compliance.

CONSUMER LENDING SERIES TOPICS

90-minute webinars – recordings also available

- Consumer Underwriting 101: From Application to Approval
- Consumer Lending Collateral Considerations & Documentation
- Proper Repossession, Notice & Sale of Non-Real Estate Collateral
- Consumer Lending Regulatory Essentials: Fair Lending, UDAAP, Privacy & More

Purchase webinars individually or purchase the series to save 10%!

This series travels the long, winding road of consumer lending. Journey through underwriting basics, collateral issues, loan documentation, and regulatory compliance priorities. Watch for the lending “left turn” of repossession and sale of non-real estate collateral. This enlightening trek will help you understand and compliantly manage the rules, risks, and confusing issues consumer lenders face.

SESSION DATES & DESCRIPTIONS

Webinars start at Noon Pacific – 1 PM Mountain – 2 PM Central – 3 PM Eastern

Morning webinars start at 8 AM Pacific – 9 AM Mountain – 10 AM Central – 11 AM Eastern

Tuesday, May 17, 2022

Consumer Underwriting 101: From Application to Approval

Jeffery W. Johnson, Bankers Insight Group, LLC

Proper analysis of consumer loan requests is more important today than any time in the history of banking because COVID-19 negatively affected many consumer borrowers and left them in a weaker financial condition. For this reason and because banks must continue to grow their consumer loan portfolios safely, lending practices must be adjusted to ensure the next loan applicant is not becoming overextended and unable to meet his/her obligations.

There are several steps that describe the consumer lending process, and each step ends with the suffix “-tion” – which means “the act of.” All steps are necessary to build a good consumer loan portfolio. The “-tion” method in consumer lending includes regulation, initiation (business development), application, investigation, evaluation, decision, documentation, administration, and collection.

Tuesday, June 21, 2022 – Morning

Consumer Lending Collateral Considerations & Documentation

Elizabeth Fast, Spencer Fane LLP

Your financial institution must properly document its consumer loans and properly perfect its security interest in collateral. Making a mistake in the documentation or perfection process often results in losing the ability to go against the consumer and/or the collateral. This webinar will provide a thorough, up-to-date understanding of consumer loan documents and how to properly perfect security interests in all types of consumer personal property collateral, including motor vehicles and other certificate of title property, deposit accounts, stocks and mutual funds, computers and equipment, furniture, accounts receivable, general intangibles, and contract rights. It will explain the situations where filing a UCC-1, taking possession, or obtaining a third-party control agreement is required for perfection. It will also address the compliance rules under Reg B and Reg Z that are applicable to consumer loan documentation. (This webinar will not cover real property collateral).

Thursday, July 14, 2022 – Morning

Proper Repossession, Notice & Sale of Non-Real Estate Collateral

Elizabeth Fast, Spencer Fane LLP

No lender likes to do repossessions, but it may be the only way to collect on a loan. However, the repossession process is fraught with peril for your institution. This webinar will explain all aspects of the repossession process regarding non-real estate collateral, starting with the decision to repossess and ending with the disposition of the collateral at a private or public sale. Learn the proper steps to repossess and dispose of collateral under UCC Article 9.

Thursday, September 1, 2022 – Morning

Consumer Lending Regulatory Essentials: Fair Lending, UDAAP, Privacy & More

Elizabeth Fast, Spencer Fane LLP

This webinar will provide comprehensive training on consumer lending regulations, including the Truth in Lending Act, Equal Credit Opportunity Act and fair lending, Fair Credit Reporting Act, Servicemembers Civil Relief Act, Military Lending Act, Gramm-Leach-Bliley Act and privacy policies, and the regulations prohibiting unfair, deceptive, and abusive acts and practices. Learn everything that examiners expect your staff to know regarding consumer lending regulations and how these regulations should work together in your financial institution.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the **BOTH Option to receive all the benefits listed above! Full registration descriptions can be found [here](#).**

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585