



# August 2010 Telephone Seminars & Webinars

## PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS



2010 PACB  
Education Series

## Checklist for FACT Act 311 Risk Based Pricing Compliance

*Greg Souther, Greg Souther Consulting & Seminars*

August 27 • 11:00 AM - 12:30 PM

The final section of FACT Act compliance guidelines/rules will be implemented on January 1, 2011. After reviewing this section you will understand why the Agencies saved this for last. As usual, you will need written policies, but this time they added several options on how to determine when and what model notice you must send in order to comply with the risk-based pricing regulations.

This webinar will include a checklist to help you implement these guidelines and determine which method (tier or proxy) is best for your bank. You will also be provided with definitions, rules, regulations, and examples of the Model Notices you are required to provide to the consumers that receive "...materially less favorable than the most favorable terms available."

### **WHO SHOULD ATTEND?**

Board members, officers,  
auditors, compliance, and  
lending personnel

# The Voice for Community Banking in Pennsylvania