

Fair Lending

Fair Lending introduces students to the practices and principles of fair lending, and demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Students will learn about the relationship between unfair treatment and illegal discrimination, as well as the essential points of the five federal fair-lending laws and the Joint Policy Statement on Discrimination in Lending. Throughout the course, students will have opportunities to practice standard client interaction scenarios that help ensure compliance with fair-lending laws.

Price	\$130 Nonmembers / \$95 Members
Duration	Approximately 4 hours
Course Credits	AIB: 0.25 ; ICB: 5.0 (CRCM or CLBB) ; CEUs: 0.5
Prerequisites	None
Required Software	None
Optional Software	Adobe Acrobat Reader and RealPlayer

Audience

Bank personnel who have customer contact, and deal with consumer and real estate credit transactions including sales, processing, underwriting and compliance personnel.

Learning Objectives

After completing this course, students will be able to:

- Describe the relationship between unfair treatment and illegal discrimination
- Explain the purpose of the five federal laws related to fair lending
- Identify the three types of illegal discrimination
- Identify the best practices to ensure compliance with fair-lending laws