Collecting Past Due Accounts
The CFPB & The New Mortgage Requirements

Webinar • April 4, 2013, 1:30 - 3:30 p.m. CT

This webinar will strengthen your collection skills, particularly with regards to what you can and cannot do when contacting and negotiating payment. You’ll also learn best practices, examples of collection letters and scripts that really work.

Now that the CFPB is looking strongly at YOU (FIRST PARTY COLLECTORS), we understand that managing your bank’s collection efforts is getting increasingly difficult. We will discuss the Washington Buzz on this topic, including the hurdles you can expect to jump. However, we will spend the majority of our time discussing strong collection skills, particularly with regards to what you can and cannot do when contacting and negotiating payment with your customers. Additionally, we will highlight red flags and offer tips on identifying loans before they become delinquent. This Webinar will provide you with best practices, examples of collection letters and scripts that really work when used at the right time in the collection process.

Highlights
Overview of Credit & Collections
- Fair Credit Reporting Act (FCRA) / Fair & Accurate Credit Transaction Act (FACTA)
- Fair Debt Collection Practices Act: 1st Party & 3rd party collecting tips
- Bankruptcy Overview
Policy and Procedures
- 7 tips your policy must have to help collect your money
- Reviewing the credit application for Red Flags and ID Fraud
Mail
- Notices vs Letters: Design the perfect Collection Letter
- FACTA Reg. V Compliance
- Email dos and don’ts
Calling Consumers
- Motivate the customer to pay in full with one call
- Enhancing your negotiation skills and work outs
- Learn the real reason they are not paying you
- Find overlooked sources of money
Collection Tools
- Using credit reports to uncover facts about consumers
- Select the right collection agency or attorney: Are they FDCPA and FACTA Compliant?
- Using the WEB as a great skip tracing tool
- Reporting the Banks past due customers through Metro2 and E-OSCAR & FCRA/FACTA Compliance
Conclusion
- Putting this knowledge into action

Audience
New and seasoned consumer lenders and collection staff, but is beneficial for senior officers, commercial lenders, compliance/risk officers, credit analysts, trainers, CSRs and anyone responsible for establishing and maintaining credit and collection policy and procedures.

Presenter
Greg Souther is President of Greg Souther Consulting & Seminars, a firm that provides training and consulting to companies in: customer service, credit, collections, compliance, fraud prevention, marketing and sales. With over 27 years experience, Greg and his associates share practical “how to” advice that everyone can easily understand and use.

What is a Webinar?
A webinar is an online seminar featuring live audio, PowerPoint and other interactive features. The program may be viewed on most devices (computer, tablet, smart phone). No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes of live Q&A. Each webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive login instructions and materials prior to the seminar. Email support@conferenceedge.com if you do not receive confirmation upon registering. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months unlimited access to the program from the date of purchase.

Support: (for faster service please submit via email or online):
Registration Questions: Email: support@conferenceedge.com, Phone: (877) 988-7526; Broadcast Questions: Phone: 281-500-4065 x 1, Online: http://support.omnovia.com.
Transmission, retransmission or republication of the audio portion of the seminar is prohibited. Your registration entitles you to one connection at one location with permission to copy materials for participants. Complete one registration per location.

Registration Information and Form

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bank/Company</th>
<th>Mailing Address</th>
<th>City/State/Zip</th>
<th>Phone/Fax</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Three Ways to Register:

Online: Visit ndba.com (Education - Web Seminars)
Mail: Mail completed form with check payable to ConferenceEdge to:
ConferenceEdge
4434 W. 29th St., Denver, CO 80212
Phone: Call ConferenceEdge at (877) 988-7526 (credit card payments only)
Preferred Payment Method: Online

Please register online or by phone when paying with a credit card

Payment Must Accompany Registration - Invoices are Not Provided, Register online up to day of event. Earlier registration allows time to check your computer for an optimal experience.

Seminar Content Questions: Contact NDBA’s SVP of Education
Dorothy Lick at (701) 223-5303. Please route this brochure.