

Regional Bulletin: 08-06

CRA and Compliance Hot Topics Workshops 2008



Dear Chief Executive Officer:

I am pleased to invite you and members of your savings institution to participate in one of our four upcoming Community Reinvestment Act and Compliance Hot Topics workshops. Building on the momentum from last year's workshops, and responding to requests for additional training and question and answer discussion opportunities, we plan to host four CRA and Compliance Hot Topics Workshops in accessible locations in the West Region. The workshops are free of charge and will commence with registration and a continental breakfast at 8:30 a.m. and end at 3:00 p.m. Three of the workshops will be held in our regional offices in Daly City, Santa Ana, and Seattle, and a fourth workshop is scheduled at the Embassy Suites Hotel near the Denver International Airport for your convenience. You may attend a workshop at any location of your choice. A light lunch will also be served.

Our last series of workshops highlighted the most recent changes to the OTS CRA regulation and examination procedures, and changes in other compliance-related requirements. The upcoming workshops will focus on the CRA requirements for intermediate small savings institutions (ISSAs), CRA credit for activities in high cost areas, CRA credit for foreclosure prevention activities, newly proposed interagency CRA questions and answers, community development activities in non-metropolitan middle-income and designated disaster areas, and other related topics that may be of interest to you. We will also discuss with you lessons learned from conducting previous CRA examinations at ISSAs.

We also plan to provide you with an overview of current and emerging compliance requirements and hot topics that may be of interest to you, including:

- BSA Enforcement
- Unfair and Deceptive Acts and Practices; Unfair or Deceptive Home Mortgage Lending and Advertising Practices
- Flood - Revisions to Interagency Questions & Answers
- Final Rules on Affiliate Marketing and Identity Theft "Red Flags" (FACT Act)
- RESPA Reform
- Talent Amendment: Servicemembers Civil Relief Act
- Limitations on HELOC Line Reductions

Following the presentations, there will also be time for a questions and answers session with our region's compliance experts.

Space is limited, so please be sure to mark your calendar and complete and return the enclosed registration form by June 15, 2008.

The dates and locations for the upcoming workshops are as follows:

July 8 - Office of Thrift Supervision - Daly City
2001 Junipero Serra Blvd., Suite 650
Daly City, California 94014
(650) 746-7040

July 10 - Embassy Suites Denver International Airport
7001 Yampa Street
Denver, Colorado 80249
(303) 574-3000

July 24 - Office of Thrift Supervision - Seattle
101 Stewart Street, Suite 1010
Seattle, Washington 98101
(206) 829-2600

July 30 - Office of Thrift Supervision - Santa Ana
1551 Tustin Avenue, Suite 1050
Santa Ana, California 92705
(714) 796-4700

I encourage you, your CRA Officer, and your Compliance Officer to attend one of these four CRA and Compliance Hot Topics Workshops.

Sincerely,

Darrel W. Dochow
Regional Director

**CRA and Compliance Hot Topics Workshops
Registration Form**

Institution Name: _____

Institution Address: _____

We will attend the workshop checked below:

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Name and Title of Attendee: _____

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Mail or fax by June 15 to: **Amelita Dayao**, Office of Thrift Supervision, P.O. Box 7165, San Francisco, CA 94120-7165. **Fax (650) 746-7001.**