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Trending Tips on FDIC Guidance on Overdraft Protection

Live Webinar February 5, 2015 • 1:00 PM - 2:30 PM ET

Learn best practices to ensure your overdraft program is compliant and hear what the future may hold for overdraft protection.

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Overdraft protection programs remain an important source of non-interest revenue for financial institutions and a popular consumer product. But overdraft programs are still a focus of intense scrutiny by regulators. This live webinar will help bank management and counsel and compliance, marketing and branch personnel understand the current legal environment by looking at the regulatory and supervisory landscape, analyzing programs under the unfair or deceptive acts or practices standards used by examiners and courts, and discussing best practices for such programs. We will also discuss whether additional rules and restrictions are in the offing for overdraft protection.

Learning Objectives

After attending this live webinar, you will be able to:

- explain current regulatory framework.
- review overdraft litigation.
- discuss UDAP and overdraft programs.
- identify supervisory concerns.

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Live Webinar Registration

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Printable registration form available upon request.

Can't Attend? Audio & Manual package available online.

Agenda

Review of Current Regulatory Framework

- Regulation E Opt-in Rules
- FDIC Guidance on Overdraft Programs
- Neutral Clearing Order and Other Operational Issues

Overdraft Litigation Update

- Status of MDL Overdraft Litigation
- Use of State UDAP and Other Theories in Litigation

Where the Examiners Are in Assessing Compliance

- Disclosures
- Opt-in Rates
- Outreach to Chronic Users

Where the Regulators Go From Here

- CFPB 2014 Report on Overdraft Fees and What It Means for Banks
- Why the CFPB's Proposal to Treat Prepaid Card Overdrafts as "Credit" Is Important for Overdraft Program Going Forward

General Information: Includes free downloadable manual with attendance. This live webinar may be recorded by Lorman Education. If you need special accommodations, please contact us two weeks in advance of the program. Lorman Education Services is not approved to offer self-study CPE credit for accountants; therefore, no CPE will be given for this program if ordered as a self-study package. ©2014 Lorman Education Services. All rights reserved.

Cancellations: Substitute registrants can be named at any time. A full refund, less a \$20 service charge, will be given if notification is given six or more business days in advance. Notification of less than six business days will result in a credit that can be applied to any Lorman products or services. If you do not cancel or attend, you are responsible for the entire payment.

Faculty

Lynne B. Barr

- Partner in Financial Institutions Group at Goodwin Procter LLP
- Chair of Banking and Consumer Financial Services Practice Area
- Former chair of the Business Law Section of the American Bar Association
- Former chair of the Consumer Financial Services Committee of the ABA
- Selected for inclusion in *Chambers USA: America's Leading Lawyers for Business and Best Lawyers*
- Frequent speaker and writer on consumer financial services and banking topics
- Can be contacted at 617-570-1610 or lbarr@goodwinprocter.com

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