



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-17-2013**  
**April 9, 2013**

## **BANKER TELECONFERENCE SERIES**

**Timely and Comprehensive Compliance Information and Insights from the FDIC**

**Summary:** Staff from the FDIC's Division of Depositor and Consumer Protection (DCP) will host several nationwide banker teleconferences during 2013 to maintain open lines of communication and to update you and your staff on important banking regulatory and emerging issues in the compliance and consumer protection area. The first three calls in this series, scheduled for May 2, May 15, and June 6, will focus on significant mortgage-related final rules issued by the Consumer Financial Protection Bureau (CFPB).

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised institutions.

**Distribution:**

FDIC-Supervised Institutions

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer  
Chief Lending Officer  
General Counsel

**Attachment:**

Teleconference Series Announcement

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**Note:**

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at  
[www.fdic.gov/news/news/financial/2013/index.html](http://www.fdic.gov/news/news/financial/2013/index.html).

To receive FILs electronically, please visit  
<http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

**Highlights:**

- The first banker teleconference will focus on the CFPB's final rules on the ability to repay, qualified mortgage standards, escrow requirements, and the loan originator compensation requirements involving the prohibition on mandatory arbitration clauses and single premium credit insurance. The call will be held on Thursday, May 2, 2013, from 2:00 p.m. to 3:30 p.m. EDT.
- The second teleconference will focus on the CFPB's final rules on mortgage servicing. The call will be held on Wednesday, May 15, 2013, from 2:00 p.m. to 3:30 p.m. EDT.
- The third teleconference will focus on the CFPB's final rules on loan originator compensation and changes to the Home Ownership and Equity Protection Act (HOEPA). The call will be held on Thursday, June 6, 2013, from 2:00 p.m. to 3:30 p.m. EDT.
- The sessions are free, but registration is required. Instructions for registering for the calls are available at <https://fdicsurvey.inquisiteasp.com/fdic/cgi-bin/qwebcorporate.dll?idx=GHE6MD>. See the attached announcement for additional information.
- The FDIC encourages institutions to submit questions on teleconference topics in advance of the calls to [BankerTeleconference@fdic.gov](mailto:BankerTeleconference@fdic.gov).

## FDIC Banker Teleconference Series: CFPB's Final Rules on Mortgage Lending

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Staff from the FDIC's Division of Depositor and Consumer Protection (DCP) will host nationwide banker audio teleconferences on Thursday, May 2, 2013; Wednesday, May 15, 2013; and Thursday, June 6, 2013, that will focus on the Consumer Financial Protection Bureau's (CFPB) mortgage-related final rules.

These calls are part of an ongoing series of banker teleconferences conducted for FDIC-supervised institutions. The purpose of these teleconferences is to maintain open lines of communication and update FDIC-supervised institutions on compliance and consumer protection related rulemakings, guidance, and emerging issues. Details about each of the upcoming teleconferences are provided below.

### Registration

- The teleconferences are free to officers and employees of all FDIC-supervised institutions.
- Advance registration is required.
- Instructions for registering for all three calls are available at: <https://fdicsurvey.inquisiteasp.com/fdic/cgi-bin/qwebcorporate.dll?idx=GHE6MD>
- Participants may call in from any location and are not required to be on-site at their institutions.
- Institutions may submit questions in advance of the call to [BankerTeleconference@FDIC.gov](mailto:BankerTeleconference@FDIC.gov).

### **May 2, 2013, Banker Teleconference** **2:00 p.m. to 3:30 p.m. EDT**

The first call will focus on the final rules on the ability to repay, qualified mortgage standards, escrow requirements, and the loan originator compensation requirements involving the prohibition on mandatory arbitration clauses and single premium credit insurance. Registration for the first call must be completed by Monday, April 29, 2013. Registered participants will receive a confirmation email on Tuesday, April 30, 2013, with a toll-free number and pass code to gain entry to the call.

### **May 15, 2013, Banker Teleconference** **2:00 p.m. to 3:30 p.m. EDT**

The second call will focus on the final rules on mortgage servicing. Registration must be completed by Friday, May 10, 2013. On Monday, May 13, 2013, registered participants will receive a confirmation email with a toll-free number and pass code to gain entry to the call.

### **June 6, 2013, Banker Teleconference** **2:00 p.m. to 3:30 p.m. EDT**

The third call will focus on the final rules on loan originator compensation and changes to the Home Ownership and Equity Protection Act (HOEPA). Registration must be completed by Monday, June 3, 2013. On Tuesday, June 4, 2013, registered participants will receive a confirmation email with a toll-free number and pass code to gain entry to the call.

For more information, please email [BankerTeleconference@fdic.gov](mailto:BankerTeleconference@fdic.gov).