



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

Financial Institution Letter
FIL-74-2010
November 3, 2010

Fair Lending

FDIC Teleconference on Fair Lending Issues

Summary: FDIC Fair Lending Examination Specialists will host a Fair Lending Teleconference on Tuesday, November 16, 2010. This call will discuss how the FDIC reviews institutions flagged for disparities based on the Corporation's analysis of Home Mortgage Disclosure Act data. The call also will assist bankers in identifying areas of fair lending risk within their institutions' programs and processes.

Distribution:
FDIC-supervised Banks (Commercial and Savings)

Suggested Routing:
Chief Executive Officer
Chief Loan Officer
Chief Compliance Officer
General Counsel

Related Topics:
Equal Credit Opportunity Act
Fair Housing Act

Contact:
Tara Oxley, Senior Fair Lending Specialist, at
TOxley@fdic.gov or (202) 898-6722

Note: FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at
www.fdic.gov/news/news/financial/2010/index.html.

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

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- The teleconference is scheduled for November 16, 2010, from 2:00 to 4:00 PM EST.
- The call is free to officers and employees of all FDIC-supervised institutions.
- Advance registration is required. Procedures for registering are available at
<http://www.fdic.gov/news/conferences/fl/2010-11-16.html>
- PowerPoint slides will be posted to
<http://www.fdic.gov/news/conferences/fl/2010-11-16.html> no later than the day of the conference call. Participants are strongly encouraged to have a copy of the slides with them during the presentation.
- To help ensure all caller concerns are addressed, please e-mail any questions in advance of this call to
TOxley@fdic.gov.

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**Fair Lending
Teleconference on Fair Lending Issues**

FDIC Fair Lending Examination Specialists will host a Fair Lending Teleconference on Tuesday, November 16, 2010. This call will discuss how the FDIC conducts reviews of institutions flagged for disparities based on the Corporation's analysis of Home Mortgage Disclosure Act data. The call also will assist bankers in identifying areas of fair lending risk within their institutions' programs and processes.

The accompanying PowerPoint presentation will be available at <http://www.fdic.gov/news/conferences/fl/2010-11-16.html>. Any questions about the FDIC Fair Lending call should be directed to Tara Oxley at 202-898-6722 or TOxley@fdic.gov.

The FDIC believes this teleconference is a unique opportunity for bank employees to learn about fair lending issues from subject matter experts and looks forward to your institution's participation.

Sandra L. Thompson
Director
Division of Supervision and Consumer

Protection