



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

Financial Institution Letter
FIL-52-2014
October 8, 2014

BANKER TELECONFERENCE SERIES

Timely and Comprehensive Information and Insights from the FDIC

Summary: Periodically, staff from the FDIC's Division of Depositor and Consumer Protection (DCP) offers a series of events for bankers, including teleconferences and webinars, to maintain open lines of communication and update bank management and staff on important banking regulatory and emerging issues in the compliance and consumer protection area. The next event in the series is a teleconference scheduled for October 22, 2014, that will focus on common questions and answers pertaining to implementation of the Ability-to-Repay/Qualified Mortgage (ATR/QM) and the Loan Originator Compensation (LO) Final Rules issued by the Consumer Financial Protection Bureau (CFPB). The session is free, but registration is required.

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

Contact:

Alex Cheng, Policy Analyst, at (202) 898-6766 or
BankerTeleconference@fdic.gov.

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at
<https://www.fdic.gov/news/news/financial/2014/>.

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 teleconference will discuss common questions and answers pertaining to implementation of the CFPB's ATR/QM and LO Final Rules.
- The teleconference is scheduled for October 22, 2014, from 2:00 p.m. to 3:30 p.m. EDT. To register, visit https://jfe.qualtrics.com/form/SV_86QCWL52mbgWAuh. Please register by October 20, 2014.
- We encourage institutions to submit questions prior to the teleconference by sending an email to BankerTeleconference@fdic.gov.
- The FDIC is also soliciting suggestions from institutions on topics for future banker events. Please submit suggestions to BankerTeleconference@fdic.gov.
- For additional information on the upcoming teleconference, see the attached announcement.

FDIC Banker Teleconference Series: Common Questions and Answers Pertaining to Implementation of the CFPB's Ability-to-Repay/Qualified Mortgage and Loan Originator Compensation Final Rules

Wednesday, October 22, 2014
2:00 p.m. – 3:30 p.m. EDT

Periodically, staff from the FDIC's Division of Depositor and Consumer Protection (DCP) offers a series of events for bankers, including teleconferences and webinars. The purpose of these events is to update you and your staff on important banking regulatory and emerging issues in the compliance and consumer protection area, and to maintain open lines of communication.

The next event is a teleconference scheduled for October 22, 2014. The teleconference will focus on common questions and answers pertaining to implementation of the CFPB's Ability-to-Repay/Qualified Mortgage and Loan Originator Compensation Final Rules. The teleconference will address issues identified by community banks about these rules.

Registration is required for the call.

Additional Details

- The teleconference is free to officers and employees of all FDIC-supervised institutions.
- Advance registration is required. Instructions for registering for the teleconference are available below.
- Registrants will receive confirmation information with a toll-free number and pass code needed for the call. The presentation materials will be made available prior to the call.
- 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.

Registration

To register for the teleconference, visit the following link:
https://jfe.qualtrics.com/form/SV_86QCWL52mbgWAuh.

Please register by October 20, 2014.

For more information, please contact Alex Cheng, Policy Analyst, at (202) 898-6766 or email BankerTeleconference@FDIC.gov.