THE VIRGINIA ASSOCIATION OF COMMUNITY BANKS PRESENTS:

CRA& FAIR LENDING WORKSHOP

JOIN US FOR A DEEP DIVE INTO CRA & FAIR LENDING

VACB Virginia Association of Community Banks

FINANCIAL SOLUTIONS FOR GROWING COMPANIES, INC.

ICBA CRA Solutions

OCTOBER 27 & 28 2026

FEATURING:

PATTI JOYNER

FINANCIAL SOLUTIONS, INC.

CARMEN RAMIREZ

ICBA CRA SOLUTIONS

PROGRAM LOCATION:
HOTEL 24 SOUTH
24 S. MARKET STREET, STAUNTON
540-885-4848

CRA & FAIR LENDING WORKSHOP DETAILS

DAILY AGENDAS

TUESDAY, OCTOBER 27

9:00 am - 9:30 am - Registration
9:30 am - Noon - Program
Noon - 1:00 pm - Lunch
1:00 pm - 5:00 pm - Program

WEDNESSDAY, OCTOBER 28

8:30 am - 9:00 am - Breakfast
9:00 am - 12:30 pm - Program
12:30 pm - Adjourn

REGISTRATION FEES INCLUDE:

Morning & afternoon breaks, lunch and program materials

ROOM RESERVATIONS:

VACB has a limited number of rooms for the night of October 26 & 27. The rate is $125.00 S/D and reservations must be made with the hotel by calling 540-885-4848 and referencing the VACB room block. The room block expires on [DATE TBD]. Check in is 4pm and check out is 12 noon.

HOTEL CANCELLATION:

All reservations must have a one-night deposit. If cancelling a reservation, the deposit is refundable if notice is received 48 hours prior to the day of arrival.

PROGRAM PRICING

VACB Compliance Forum Member Attendee	$550
ADD'L Compliance Forum Member Attendee	$450
VACB Member Attendee	$650
VACB NON-Member Attendee	$1,300

WHO SHOULD ATTEND:

Any community bank staff working in the CRA/Fair Lending area of their banks

ADA REQUIREMENTS:

Please complete the appropriate section provided on the registration form to alert us to your needs and please include any food allergies.

ABA - CREDIT HOURS:

Credit Hours to be determined by ABA. Once approved, APPROVED NON-ABA CE search for training will appear as Virginia Association of Community Banks | CRA-Fair Lending Workshop

ICBA - CREDIT HOURS:

ICBA has approved this program for 11 CPE credits to apply to the following ICBA certifications:

- CCBCO – Certified Community Bank Compliance Office
- CCBIA – Certified Community Bank Internal Auditor
- CCBRS – Certified Community Bank Risk Specialist

CRA & FAIR LENDING WORKSHOP AGENDA

TUESDAY, OCTOBER 27

Community Reinvestment Act

- CRA Foundations & Regulatory Requirements
- The Agencies, Assets Sizes & Requirements by Bank Classification
- CRA Exam Standards & Lending Products
- Community Development Definition & Qualifying Activities
- Performance Context: Telling the Bank's CRA Story
- Peer Analysis & Benchmarking
- CRA Examination Management & Readiness
- Regulatory Outlook: 2026 OCC & FDIC CRA Proposal
- ECOA (Reg B) Issues
- DOJ Referrals
- Special Purpose Credit Programs (SPCP)
- Second Reviews

WEDNESDAY, OCTOBER 28

Fair Lending

- Fair Lending Risk Assessment
- Fair Lending Controls
- Fair Lending Training
- Monitoring & Management
- Home Mortgage Disclosure Act (HMDA) Data

ABOUT OUR PRESENTERS

CARMEN RAMIREZ

Carmen Ramirez, MBA, CRCM, is Director of CRA Support Services at ICBA CRA Solutions, where she provides Community Reinvestment Act (CRA) consulting, training, and examination support to community banks nationwide. With more than 24 years of financial industry experience and over 15 years specializing in CRA, HMDA, fair lending, and regulatory compliance, Carmen brings extensive experience working with large, financial institutions and community banks alike.

PATTI JOYNER

Patti Joyner is a dynamic speaker and leader with strong, intuitive management skills, and a deep conviction that "excellence is not optional." She has extensive experience in working with financial institutions, bank data processors and governmental agencies. Patti has more than 40 years of experience in the financial industry as an entrepreneur & financial institution executive.

CRA & FAIR LENDING WORKSHOP REGISTRATION

OCTOBER 27 & 28, 2026

HOTEL 24 SOUTH | 540.885.4848

Bank Name: _____

Address: _____

City | State | ZIP: _____

Phone: _____ Cell Phone: _____

Name: _____

Badge Name: _____

Email: _____

Name: _____

Badge Name: _____

Email: _____

Name: _____

Badge Name: _____

Email: _____

ADA Needs: _____

_____

Name of person with ADA needs: _____

FEES FOR ATTENDEES

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VACB Member Attendee	$650
VACB NON-Member Attendee	$1,300

CHARGE MY: VISA MASTER CARD DISCOVER

Card No. _____

Address: _____

Name: _____ Exp. Date: _____ CVV: _____

Two Ways to Register:

Fill out and return completed form with your check or credit card information to:

VACB, 6003 Staples Mill Road, Richmond, VA 23228

Register online at www.vacb.org, selecting the event title from the EVENTS tab and register online.

For any questions, pleae contact Katharine Garner at 804.673.8250 or kgarner@vacb.org