



# Navigating Compliance Issues for Promotions, Bonuses, Contests & Sweepstakes

*(90-minute webinar – on-demand also available)*

**Tuesday, July 13, 2021**

12:00 PM Pacific

1:00 PM Mountain

2:00 PM Central

3:00 PM Eastern

[Register Here](#)

Splashy, sophisticated, sassy, or silly? How would you describe your promotions? Hopefully “compliant” would be at the top of your list. Join us to learn how to analyze and assess the compliance risks attendant to any kind of marketing effort. Then maybe your description would also include “successful!”

## **AFTER THIS WEBINAR YOU’LL BE ABLE TO:**

- Understand the requirements for promotional rate offers for open-end credit
- Properly use the “one-click rule” when advertising online, including in social media
- Determine additional Truth in Savings disclosure requirements for bonuses
- Review sweepstake/drawing promotions for key provisions and terms
- Explain best practices for institution-run contests
- Analyze the compliance and legal risks related to unfair, deceptive, or abusive acts or practices

## **WEBINAR DETAILS**

Being able to catch a consumer’s eye – and retain their attention – with your institution’s latest offer is difficult enough. Now, add the complex and detailed regulatory requirements related to promoting special offers, bonuses, and sweepstakes – not to mention the always present unfair, deceptive, or abusive acts or practices (UDAAP) risks. As regulators continue to focus closely on the specific offers and overall messages to consumers, financial institutions must ensure their advertisements and promotions not only meet the specific regulatory requirements but also clearly and transparently explain the steps a consumer must take to qualify for the offer.

This webinar session is designed to provide marketing, compliance, and audit teams the ability to analyze and assess compliance risks related to their marketing campaigns. By understanding these risks in advance, they will be prepared to ensure their disclosures are upfront, clear, and transparent to consumers.

## WHO SHOULD ATTEND?

This informative session will benefit marketing, compliance, and audit teams and enhance their ability to conduct compliant marketing campaigns.

## TAKE-AWAY TOOLKIT

- Checklists for introductory or promotional rate offers (lines of credit, HELOCs, and credit cards)
- List of 10 common compliance mistakes in advertising, with regulatory citations
- Article outlining advertising review tips
- Employee training log
- Interactive quiz

## MEET THE PRESENTER

### Steven Van Beek, JD, Howard & Howard Attorneys PLLC

Steve Van Beek is an attorney at Howard & Howard Attorneys PLLC where he concentrates his practice in the area of financial regulations. He assists financial institutions throughout the country manage and reduce compliance, legal, and reputation risks. Prior to joining Howard & Howard, he served as the Vice President of Regulatory Compliance at the National Association of Federal Credit Unions (NAFCU). He received his bachelor's from Hope College and his JD from George Mason University School of Law and is a member of the American Bar Association.

## THREE REGISTRATION OPTIONS – WHAT YOU GET

### 1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

### 2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

**3. Purchase the BOTH Option** to receive all the benefits listed above! Full registration descriptions can be found [here](#).

If you need help with anything, please drop us an email at [support@financialedinc.com](mailto:support@financialedinc.com) or call 406.442.2585