



Crowe Fair Lending Webinar

Get your fair lending risk
in focus with analysis.

July 2021
Webinar

Presenters

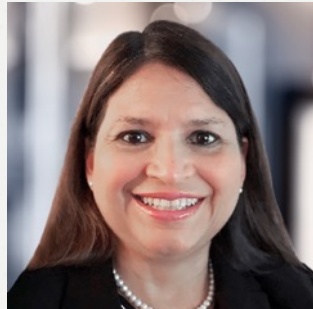
Get your fair lending risk in focus with analysis

Statistical analysis of your lending data can help you understand the story your data is telling, where your risks lie, and how to mitigate those risks. We'll show you how.



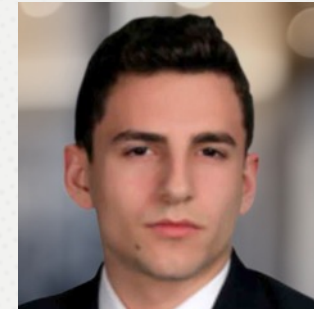
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Unforeseen challenges

When it comes to fair lending, what you don't know can hurt you.



Fines and penalties



Growth avenues blocked



Reputational harm

Regulators today don't even need to enter
your institution to find a violation.

Do you know what's in your data?

Fair lending risk

Different factors are ramping up scrutiny on lenders.



○ New levels of data accessibility

○ Rising pressure to address racial and social injustices

○ Increased enforcement under the new administration

Proactive assessment

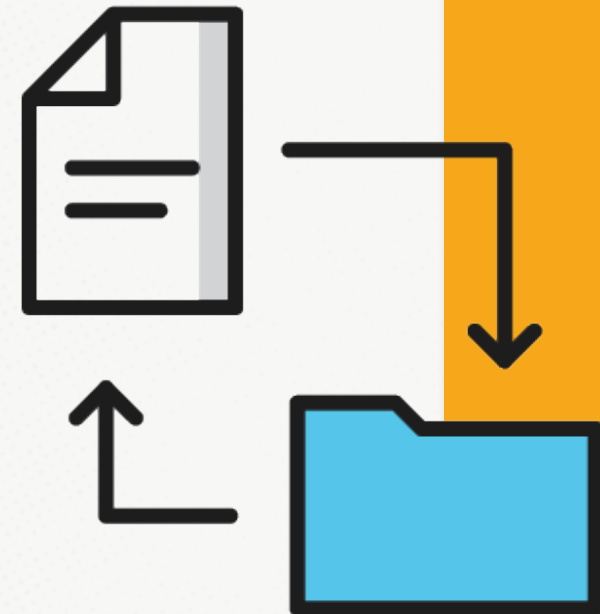
Regulators and other organizations are scrutinizing your data 24/7. **You need to stay one step ahead.**



Quantitative analysis

How can you feel confident your lending data doesn't contain any surprises?

Quantitative analysis can unlock the unknowns – but it's not an automatic process.

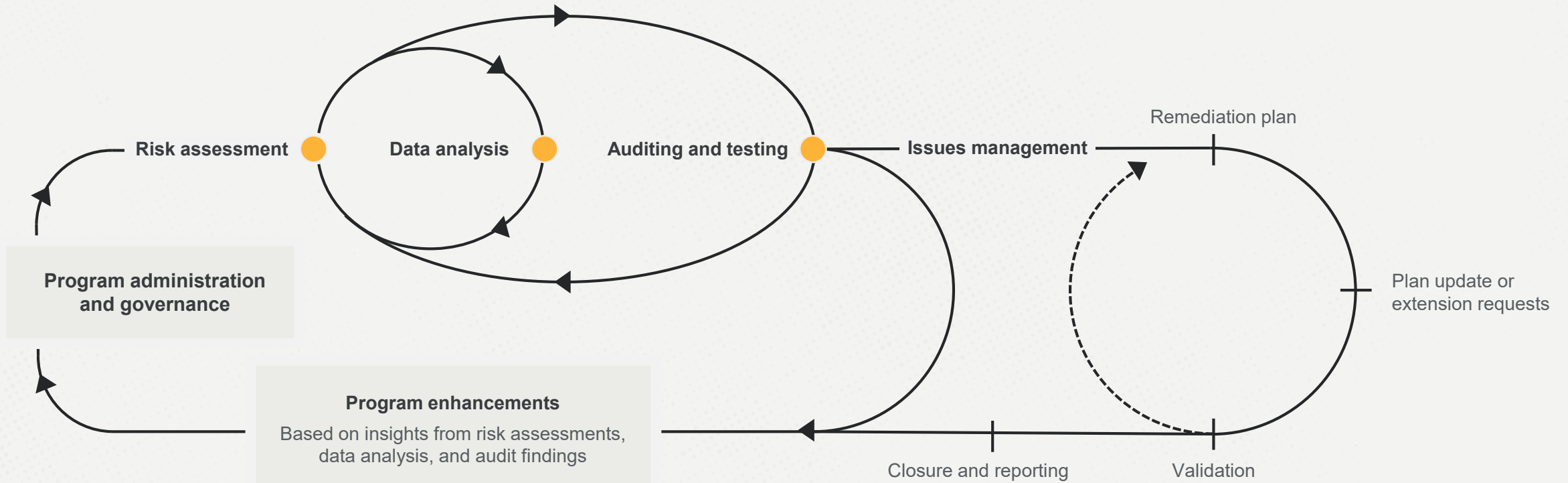


Our process

Data analysis matters when it informs a process of continuous examination and improvement.

Areas that are impacted and inform our process:

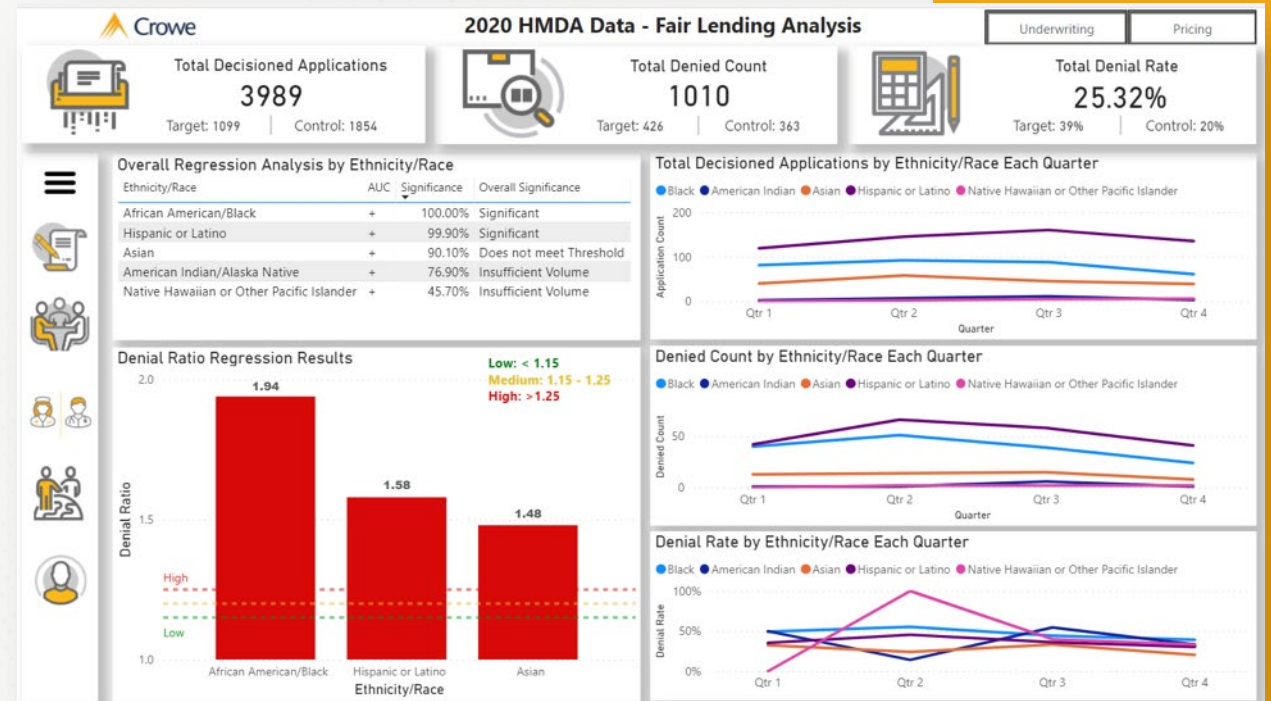
- Complaint management
- Marketing and social media
- Products and services
- Data governance
- Training (HR)
- Third-party risk



Applying context and insight

Plenty of tools can apply analytics to your lending data, but they can't help you understand what the results mean.

There's more to it than just checking the boxes and outputting analytics data.



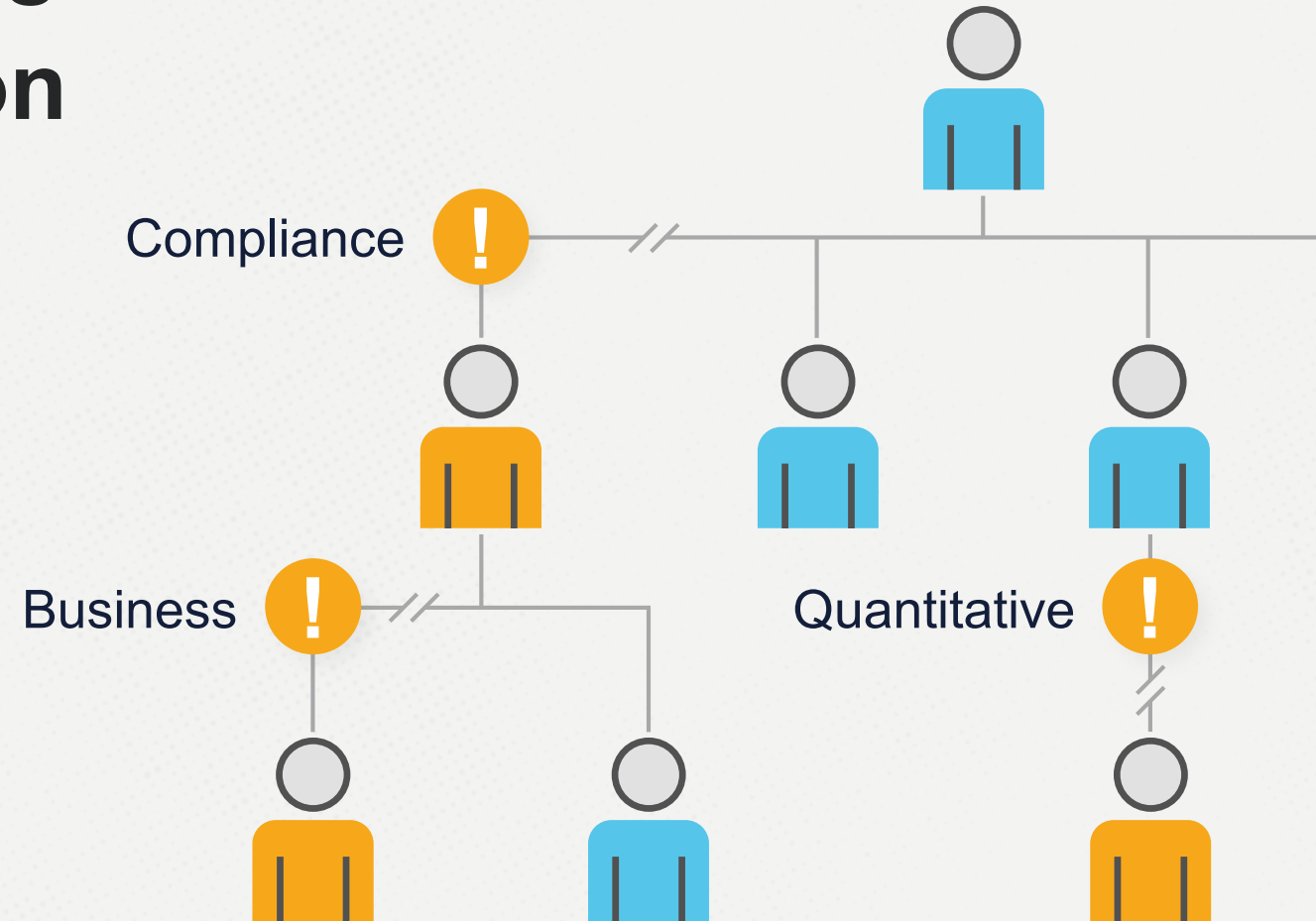
Building bridges

Fair lending compliance efforts fail when a single skill set tries to do it all.



Building bridges

Organizational structures can make communication and collaboration more difficult.



Building bridges between different skill sets requires communication and transparency.

You need diversity of thought enabled by a common vocabulary and streamlined communication.



Presenters

Bringing together disparate skill sets gets easier with the right expertise to fill in the gaps.



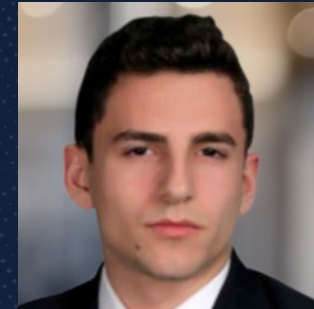
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Thank you

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