

COMPLIANCE & LEGAL TEAM




20
19


nations
lending



MEET THE TEAM



 Send by email

Published 4/8/2019

Compliance Management Team



Jeff Goshert
Chief Compliance Officer



Tony Villarreal
Vice President Compliance



Christopher Baker
General Legal Counsel



Gennifer Lee
Compliance Manager



Melissa Dyson
Assistant Compliance Manager

Compliance Team



Leeann Marshall
Legal Analyst



Dawn Howard
Administrative Assistant



Cody Thomas
Compliance Data Analyst



Sarah Watts
Compliance Support




Carl Goshert
Compliance Reporting Analyst




Tracey Detwiler
Post Closing Quality Control Analyst


EASILY CONNECT WITH ANYONE IN THE DEPT.


Vice President Compliance




Tony Villarreal
Vice President Compliance
Compliance


 Send email










Contact >

 tony.villarreal@nationslending.com


 216-503-1463

 OH-Corporate



[Show more](#)


Reports to >




Jeff Goshert
Chief Compliance Officer


[Show organization](#)

Compliance Manager



Gennifer Lee
Compliance Manager • Compliance

 Send email



Overview


Contact

Organization


Files

LinkedIn


Contact information

 Email


gennifer.lee@nationslending.com

 Chat


[gennifer.lee@nationslending.com](#)

 Work phone


216-393-6282

 Office location

OH-Corporate

 Company

OH-Corporate

 Job title

Compliance Manager

[Show more contact information](#)

- Branch oversight – compliance visits (usually Jeff, Gen and sometimes Christopher Baker or Tony). Usually once a year. Visit to reduce risk to the branch and help keep in compliance with regulators and ensure personal connection with corporate and compliance.
- Regulatory – examinations, audits – Jeff and Gen
- Complaints – Tony is contact – all complaints should be directed to compliance.

POLICIES & PROCEDURES

Answers to some of your questions.



+ New ▾ ⚙ Page details

Policies and Procedures

LEARN MORE >

20
19


nations
lending



Policies











- Home
- Documents
- Pages
- Compliance
- Bookshelf
- Site contents
- Edit

+ New ▾ ⚙ Page details

Documents

-  Open ▾
-  Share
-  Copy link
-  Download
-  Delete
-  Pin to top
-  Rename
- ⋮

✕ 1 selected ≡ All Documents

	Name ▾	Modified ▾	Modified By ▾
	Branch Operations	April 13, 2018	Gennifer Lee
	Human Resources	March 26, 2018	Christopher Baker
	 Anti-Money Laundering and SA...  ⋮	August 22, 2018	Gennifer Lee
	Appraisal Independent Review Policy 20180...	March 26, 2018	Christopher Baker
	Branch Referral Incentive Policy 2.0 April 20...	5 days ago	Gennifer Lee
	Compensation Change Policy 3.1.pdf	May 21, 2018	Gennifer Lee
	Employee Incentive Promotion and Contest...	May 21, 2018	Gennifer Lee

ADVERTISING

How to get your ads approved quickly

Marketing and Advertising

Site contents

Bookshelf



Advertising Approval Process

Scroll down on the loop advertising page

Compliance



Compliance

Home Loop Documents Pages Compliance Sites Vendor Request Link Marketing and Advertising Site contents Bookshelf

★ Following

Search across sites

Send by email Promote Page details

Published 10/18/2018

Edit



advertisingrequest@nati...
advertisingrequest@nationslending.c...

APPROVAL PROCEDURES

Forms



Before introducing an advertisement, brochure, statement insert, or any marketing related item, the branch or employee should present the ad, the appropriate and completed review checklist, and the **Advertising Approval Request Form** to the Advertising and Marketing Compliance Manager for review and approval. **This form must be filled out completely or the process can be delayed.** See the sample below and the folder to download the form to your computer this will make the form fillable.

Open the folder below to download the fillable Advertising Approval Request Form.

See all

Sync Export to Excel

All Documents

 Name	Modified	Modified By
 Marketing and Advertising	January 3, 2018	Tony Villarreal

ADVERTISING APPROVAL PROCESS

The Company implements the following procedures for advertisement approvals:

1. If applicable, Vendor must be approved through the Vendor Management department prior to advertising approval request submittal. All new vendors must be approved through compliance before any agreements or contracts can be executed.
2. Employee submits the completed Advertising Approval Request Form (Approval Request Form) to the Chief Compliance Officer (CCO) or designated compliance employee along with a copy of the proposed advertisement.

ADVERTISING APPROVAL FORM



ADVERTISING APPROVAL REQUEST FORM

Submitted By: _____ (Employee Name) Branch Location: _____

Date: _____ Fax Number or Email Address: _____ # Pages ____ (If Faxed)

Advertisement for: _____
(LOAN PRODUCT NAME / PROMOTION / PROJECT NAME)

Type of Media:

- | | |
|---|--|
| <input type="checkbox"/> Newspaper | <input type="checkbox"/> Signage |
| <input type="checkbox"/> Brochures | <input type="checkbox"/> Email |
| <input type="checkbox"/> Leaflets/Flyers | <input type="checkbox"/> Direct Mail |
| <input type="checkbox"/> Lobby Board | <input type="checkbox"/> Statement Insert |
| <input type="checkbox"/> Television | <input type="checkbox"/> Counter Cards |
| <input type="checkbox"/> Telephone Solicitation | <input type="checkbox"/> Electronic Board |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Radio |
| <input type="checkbox"/> Billboard | <input type="checkbox"/> Other Outdoor Media |
| <input type="checkbox"/> Other: _____ | |

Run Dates: _____ to _____ Repeat Dates: _____ to _____

Example Attached?	In Final Form?	New Advertisement?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Audience: _____
(State / Demographic)

	Approved	Approved w/ Changes Noted (*)	Not Approved	Date	Signature
Initial Approval Required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

	Approved	Approved w/ Changes Noted (*)	Not Approved	Date	Signature
Final Approval Required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

* Comments / Changes Required:

CONFIDENTIAL DOCUMENT

Advertising Manual Update: 9/24/13.
Nations Lending Corporation must give prior written permission for this work, or any part thereof, to be used, reproduced, or transmitted in any form or by any means, by or to any party outside Nations Lending Corporation its regulators and investors.

© 2013 Lenders Compliance Group, Inc. All Rights Reserved.

3. The CCO or designated compliance employee adds the proposed advertisement to the Advertising Log and reviews the Approval Request Form, assigns it a name, and further reviews the proposed advertisement by using this Advertising Manual's checklists or any regulatory guides, information, or documentation that may be used to evaluate advertising compliance.
4. The CCO or designated compliance employee will review the compliance requirements of the advertisement or related marketing item. The completed Approval Request Form and Proposed advertisement may also be subject to a third-party regulatory compliance review, such as through risk management review or regulatory compliance counsel. A reply from the Advertising and Marketing Compliance Officer may take up to 24 hours.
5. After completing the review, the CCO or designated compliance employee will submit the advertisement back to the requesting employee with the changes required for approval.

6. The requesting employee will make any corrections deemed necessary by the CCO or designated compliance employee and resubmit for additional review and final approval if all requested revisions have been made.

7. Final approval shall be documented on the Approval Request Form and may take up to 24 hours from the time submitted for final approval.

8. Upon approval of the advertisement, the signed approval request, and the advertisement template, and supporting documentation relating to the subject advertisement will be kept in a secure environment and recorded in the Advertising Log as well as a final version of the approval.

COMPLIANCE


The videos

COMPLIANCE MESSAGE WITH A TWIST



Compliance

Home Loop Documents Pages Compliance Sites Vendor Request Link Marketing and Advertising Site contents Bookshelf

 Search across site



Compliance Video Series

5 videos | 2 followers

 Microsoft Stream



Employee Loans

An important message from Jeff Goshert about the company Employee Loan Policy.

239  79 



Avoiding Fraud

192  26 



The HR Office - The Request

217  45 



Fraud video 2-NLC
Employee Reporting

201  4 



Fraud - No Short Cuts_Medi...
Mortgage Fraud WILL be halted by the Compliance Ninja!

276  96 

<https://web.microsoftstream.com/channel/1295ae57-d393-466a-9c0d-db88aba09311>

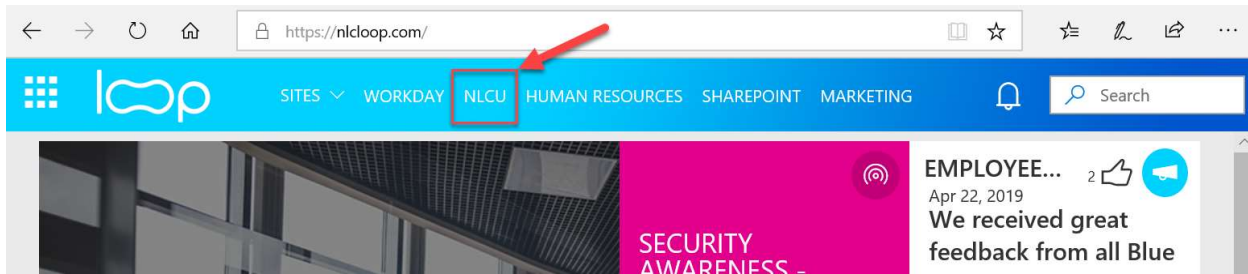
How to log into NLCU

20
19

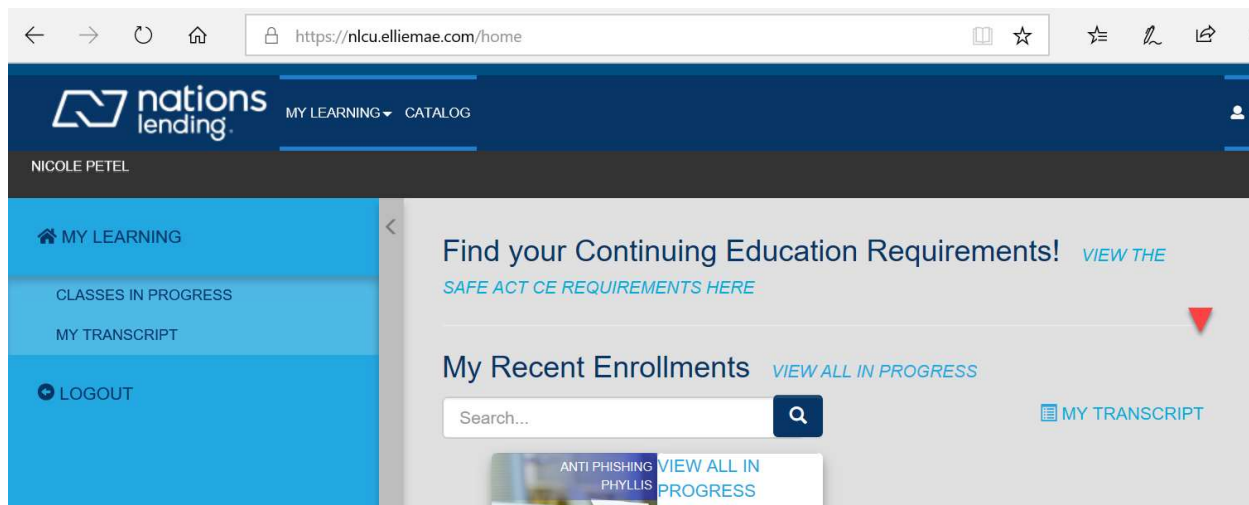


All Users

1. Go to Loop at <https://nlcloop.com>. Click NLCU in the top navigation bar.

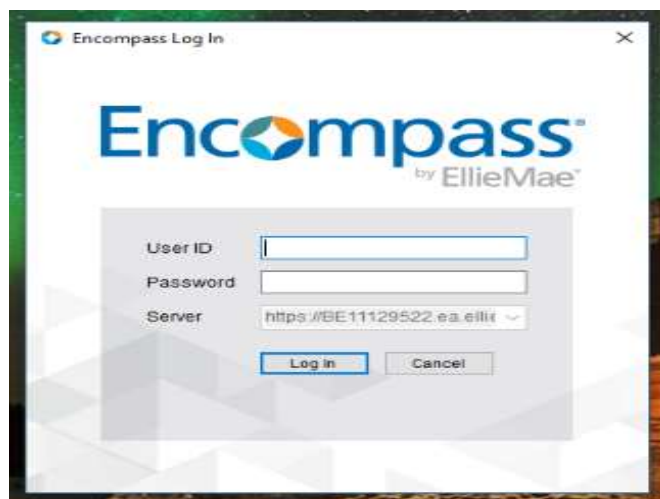


2. You should be automatically logged in to NLCU and see the dashboard. To access the classes assigned to you click on the MY LEARNING tab.



Alternate Login Method: Encompass Access

1. If you have access to Encompass log in as normal.



2. After login click on [Go to the Resource Center](#) on the tab that says Encompass Resource Center.



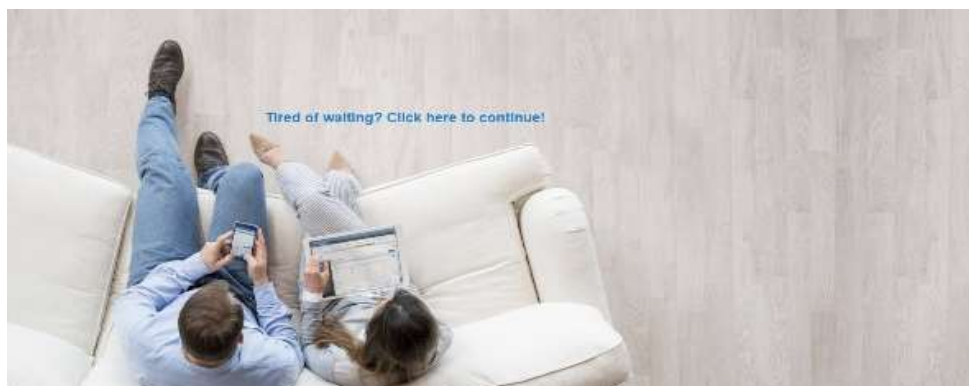
3. Make sure your pop-up blocker is disabled, and click on the Education Services tab.



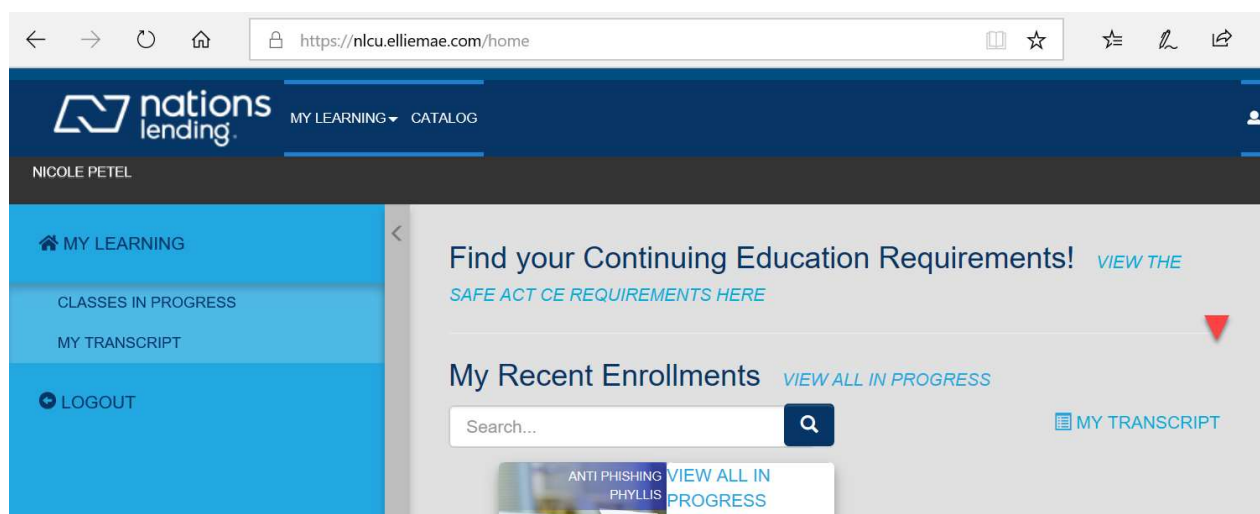
4. Click on the blue Ellie Mae Academy tab (middle of the page).



5. The following screen will appear.



6. After a few seconds you will be directed to the NLCU dashboard. To access the classes assigned to you click on the **MY LEARNING** tab.



For assistance, please contact nlcu@nationslending.com.

FRAUD HOTLINE



<https://nationshotline.nlcloop.com/>

BSA OFFICER: JEFF GOSHERT



Vendor Management/ MSA & Co-Marketing

Vendor Requests:

<Click> the link below to submit your new vendor request.

[CLICK HERE to start a new Vendor Request](#)

Co-Marketing/Co-Branding Requests:

Download the PDF below. Open the form in Adobe to enter the requested information and save. Submit your Co-Marketing/Co-Branding agreement approval request by emailing the completed form to: **vendormanagement@nlcloans.com**

Co-Marketing [See all](#)

+ New	...	All Documents	i
	Name		Modif
	Co-Branding Approval Request ...		March

MSA Requests:

Download the PDF below. Open the form in Adobe to enter the requested information and save. Submit your MSA approval request by emailing the completed form to: **MSArequest@nationslending.com**

MSA [See all](#)

+ New	...	All Documents	i
	Name		Modif
	MSA Approval Request Form-Fil...		Febru