

# 2025 Iowa Lending Law Seminar

Thursday, Oct. 23 — Johnston

Presented by: Dickinson Law Firm, Des Moines

Whether you're a new lender or have many years of experience in lending, this seminar is dedicated to those who want to sharpen their knowledge of state specific laws covering various areas of the lending process. This seminar will provide information that will help you serve your customers, and stay up-to-date with Iowa's laws.

## Course Topics

- Real estate lending administrative rules and recent updates
- Iowa law regarding allowable fees, costs and restrictions for residential real estate loans in Iowa.
- Iowa consumer default procedures including fair debt collection practices laws.
- Loans to one borrower rules.
- Insider lending under Fed Reserve Reg O.
- Iowa law regarding prepayment penalties.
- Revised Iowa Consumer Credit Code Provisions.
- Right of Setoff under Iowa law.
- Lender liability in Iowa.
- Loan documentation law - UCC Article 9
- Ag lending updates and mandatory farm mediation in Iowa.
- Entities Registering with FinCen

## Who Should Attend?

Target audience for this seminar includes consumer and real estate lenders, ag lenders, loan review and administration personnel, loan support and operations personnel or any banker wishing to learn or grow in the area of Iowa Lending Law.

## REGISTRATION

### Registration Fee:

\$255 – IBA Member (*per person*)

\$510 – IBA Non-member (*per person*)

### Registration Includes:

Continental breakfast, program materials, lunch, refreshment breaks.

### Cancellation Policy:

Refunds will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed at any time prior to seminar date.

### Register online:

[www.iowabankers.com](http://www.iowabankers.com)  
(Events tab – scroll to date)

### Or mail registration form with payment to:

Iowa Bankers Association,  
Attn: Registrar, PO Box 6200  
Johnston, IA 50131

**For online registration and information  
about additional IBA training and  
development see [www.iowabankers.com](http://www.iowabankers.com)**

IBA Event Code #476

2025 Iowa Lending Law Seminar

Bank \_\_\_\_\_

1. Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

2. Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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## About the Presenters



Various presenters from Dickinson, Mackaman, Tyler & Hagen, P.C. Dickinson Law counsels more than 90 banks and financial institutions doing business in Iowa. The Des Moines-based firm has one of the largest teams of attorneys providing legal services to the state's community banks.

## Agenda

|                  |                                      |
|------------------|--------------------------------------|
| <b>8:30 a.m.</b> | Registration & Continental Breakfast |
| <b>9:00 a.m.</b> | Program                              |
| <b>Noon</b>      | Lunch                                |
| <b>1:00 p.m.</b> | Program                              |
| <b>4:00 p.m.</b> | Adjourn                              |

## Date & Location

**Johnston - Thursday, Oct. 23**

Iowa Bankers Association  
8901 Northpark Drive  
Johnston, IA 50131

515-286-4300

## Lodging Accommodations

Seminar participants may contact the hotel listed below to arrange lodging accommodations. A room block has not been reserved. Online reservations offer the lowest room rate.

**Hilton Garden Inn**

8600 Northpark Drive  
Johnston, Iowa 50131

515-270-8890

## Questions

Contact Hannah Sloan at:

[hsloan@iowabankers.com](mailto:hsloan@iowabankers.com)

515-286-2915