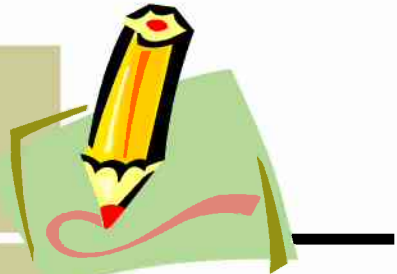




bankers' compliance group®

Aldrich & Bonnefin, P.L.C. Counsel for  
Bankers' Compliance Group® presents

# ECOA/REGULATION B & FCRA SEMINAR



Aldrich & Bonnefin is pleased to invite you and your lending staff to a seminar on the Equal Credit Opportunity Act and Regulation B and the revised Fair Credit Reporting Act (FCRA).

Regulation B remains near the top of compliance priorities, especially with regard to spousal signatures (guaranties) on business credit. Fair lending is based largely on the very detailed requirements of Regulation B. Applicable to business, consumer and mortgage lending, Regulation B imposes strict compliance requirements on every aspect of a credit transaction, including applications, underwriting, price setting and signatures on loan documents.

Regulation B and FCRA work “hand in hand” in many ways, and we will discuss these interrelationships in connection with the use of credit reports and sharing of information. Significant FCRA amendments and new regulations just issued (or proposed) under the FACT Act of 2003 will also be discussed.

This seminar will benefit: Compliance Managers, Commercial Lenders, Consumer Lenders, Note Department Personnel, Chief Credit Officers and Loan Assistants, and Marketing Managers.

## HIGHLIGHTS

### ECOA AND REGULATION B

- Signature Rules
- Impact of Property Ownership Rules  
(Including Community Property) on Underwriting
- Adverse Action Notices
- New Electronic Communications Rules

### FAIR CREDIT REPORTING ACT

- Pulling Credit Reports on Consumer & Business Loans
- Spousal Credit Reports

### FACT ACT AMENDMENTS AND REGULATIONS

- Prescreen Disclosures
- Red Flag Guidelines
- Address Change Regulations
- Negative Credit Information Notice
- Credit Score Disclosure
- Accuracy and Integrity Proposal

## SPEAKERS

**ROBERT K. OLSEN, ESQ.**, a principal of Aldrich & Bonnefin, specializes in consumer financial services, privacy and other regulatory compliance. Mr. Olsen, who has practiced law for 23 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster.

**JILL C. KOVAR, ESQ.** Ms. Kovar joined the law firm in May 2002 as an Associate Attorney in the Consumer Practice Group. Prior to joining Aldrich & Bonnefin, Ms. Kovar was employed as both a Law Clerk and a Compliance Consultant with the California Credit Union League from 1998-2002. In addition, she earned certification as a Credit Union Compliance Expert. Ms. Kovar's practice focuses on consumer lending compliance, including Regulation Z, Regulation B, RESPA and the Fair Credit Reporting Act.

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Our **ECO/Reg B & FCRA Seminar** will be held in the following locations. Please note the **parking rules for San Francisco** and the validation rules for each location.

*We suggest you dress in layers, as the hotel meeting rooms tend to vary in temperature.*

**TIME: 8:30 a.m. to 3:00 p.m.**  
**ALL LOCATIONS**

LOCATION & PARKING	DATE
<b>SACRAMENTO</b> Sheraton Grand Hotel, 1230 J St. (Parking: Validated, self-parking is available in garage on 13th Street, between I and J streets. We do not validate for valet-parking.)	Friday February 1, 2008
<b>ANAHEIM</b> Sheraton Park Hotel, 1855 S. Harbor Blvd. (Parking: We validate for self-parking only.)	Monday February 4, 2008
<b>LOS ANGELES</b> Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)	Tuesday February 5, 2008
<b>WOODLAND HILLS</b> Warner Center Marriott, 21850 Oxnard Street. (Parking: We validate for self-parking only.)	Wednesday February 6, 2008
<b>SANTA BARBARA</b> Biltmore, 1260 Channel Drive (Parking: Free parking is available. We do not validate for valet-parking.)	Thursday February 7, 2008
<b>SAN JOSE</b> San Jose Hilton & Towers, 300 Almaden Blvd. (Parking: We validate for hotel self-parking only.)	Monday February 11, 2008
<b>SAN FRANCISCO</b> Palace Hotel, 2 New Montgomery Street (Parking: We validate for <b>hotel valet-parking only.</b> )	Tuesday February 12, 2008
<b>SAN DIEGO</b> Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)	Thursday February 14, 2008
<b>ONTARIO</b> Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)	Friday February 15, 2008
<b>GLENDALE</b> Hilton, 100 West Glenoaks Blvd. (Parking: We validate for self-parking only.)	Tuesday February 19, 2008

## SEMINAR DETAILS:

### ACCREDITATION:

**APPROVED FOR MCLE CREDIT:** As an added benefit to BCG members, we are offering this seminar to in-house attorneys for Minimum Continuing Legal Education Credits (MCLE). The State Bar of California has approved this activity in the amount of 4.75 hours. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE.

**APPROVED FOR CRCM CREDIT:** We are offering this Seminar for credit for Certified Regulatory Compliance Managers (CRCMs). This activity is eligible for 4.75 hours of CRCM Continuing Bankers Education credit by the Institute of Certified Bankers.

**CPE CREDIT:** Aldrich & Bonnefin follows Continuing Education regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for 4.75 hours of CPE Continuing Education credit.

### MATERIALS:

**SPM #6** This will be a full-day seminar, from 8:30 a.m. to 3:00 p.m. In conjunction with the seminar, we will be updating Standard Procedures Manual #6, "ECO/Regulation B & FCRA."

**Note:** Only those attendees designated by their bank will receive a manual. All attendees will receive an Agenda and Discussion Outline.

### ADMINISTRATIVE MATTERS:

- ◆ Registration begins at 8:00 a.m. at all locations, along with a continental breakfast. You will be on your own for lunch.
- ◆ **We recommend you send in your registration as soon as possible.** Our desire is to accommodate all our members, however, due to hotel space constraints, we are forced to accommodate seating on a **first received basis for registrations.** **Registration Deadline is 5 business days prior to each seminar location. Seating and materials cannot be guaranteed after this deadline.**
- ◆ For Bankers' Compliance Group Members, charges will be billed on a pro rata basis.
- ◆ For non-members, there is a \$750 fee for the first person attending from your institution, and a \$250 fee per person for each additional person attending from the same institution. **We must receive registration fees prior to the seminar.** Registration fees will be refunded to non-members only if cancellation notice is received on or before **January 25, 2008.**
- ◆ The law firm reserves the right to limit the number of persons from each institution who may attend, due to space constraints.
- ◆ For additional information regarding the seminar, please contact Christine Todi or Monique Billingsley at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.



**IMPORTANT:** Registration due **5 BUSINESS DAYS PRIOR TO EACH SEMINAR LOCATION.** Because of hotel space constraints, we must accommodate seating and materials on a first received basis for registrations.

NAME OF ORGANIZATION \_\_\_\_\_ ADDRESS \_\_\_\_\_

RESPONDENT'S NAME AND EMAIL \_\_\_\_\_ \ \_\_\_\_\_

TELEPHONE NO. \_\_\_\_\_ FAX NO: \_\_\_\_\_

Please check here if you have a disability and may require accommodation in order to fully participate in this activity. You will be contacted by the BCG Coordinator to discuss your specific needs.

ABBV.	LOCATIONS:	8:30 a.m.—3:00 p.m. at all locations
SA	SACRAMENTO, CA.	Friday, February 1, 2008, Sheraton Grand Hotel, 1230 J Street
AN	ANAHEIM, CA.	Monday, February 4, 2008, Sheraton Park Hotel, 1855 S. Harbor Blvd.
LA	LOS ANGELES, CA.	Tuesday, February 5, 2008, LAX Marriott, 5855 West Century Blvd.
WH	WOODLAND HILLS, CA.	Wednesday, February 6, 2008, Warner Center Marriott, 21850 Oxnard St.
SB	SANTA BARBARA, CA	Thursday, February 7, 2008, Santa Barbara Biltmore, 1260 Channel Drive
SJ	SAN JOSE, CA.	Monday, February 11, 2008, San Jose Hilton & Towers, 300 Almaden Blvd.
SF	SAN FRANCISCO, CA.	Tuesday, February 12, 2008, Palace Hotel, 2 New Montgomery Street
SD	SAN DIEGO, CA.	Thursday, February 14, 2008, Mission Valley Marriott, 8757 Rio San Diego Drive
ON	ONTARIO, CA.	Friday, February 15, 2008, Ontario Airport Marriott, 2200 East Holt Blvd.
GL	GLENDALE, CA.	Tuesday, February 19, 2008, Glendale Hilton, 100 West Glenoaks Blvd.

NAME OF ATTENDEE (Premium members: copy sheet and attach)	LOCATION ABBREVIATION (ABOVE)	COMP MANUAL (CHECK ONE BOX)	PURCHASE MANUAL	OUTLINE ONLY
1)				
2)				
3)				
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**REGISTRATION SHEET**  
Please fill in name of every attendee and check a box to receive a purchased manual or a complimentary manual (up to 5 per institution).

**PURCHASE MANUAL COST**  
SPM #6 is **\$30.00** for duration of seminar. This Price is for **Members Only.** Member Will Be Billed For Extra Manuals On Its BCG Bill.

**SEMINAR FEE:**  
**BCG Members:** PRO RATA  
[The member will be billed; do not enclose a check]

**Non-BCG Member:**  
First Person \$750.00  
Each additional person \$250.00  
Check Enclosed: \$ \_\_\_\_\_  
Please **Make Checks Payable** And Return This Form To:

**ALDRICH & BONNEFIN, P.L.C.**  
P.O. Box 19686  
Irvine, CA 92623-1029  
(949) 474-1944 or (800) 742-3600  
**Fax (949) 474-2906**  
(No cover sheet required)