



**ALDRICH & BONNEFIN, P.L.C.**  
Counsel for *Bankers' Compliance Group*®  
Presents a Special Training Seminar

# FCRA UPDATE

## MAIN POINTS

- ☑ Permissible Uses for Consumer Reports
- ☑ Credit Score Disclosures
- ☑ Notice of Reporting of Negative Credit Information
- ☑ Prescreen Disclosures
- ☑ Privacy Aspects of the FCRA (What Information *Not* to Share)

The federal Fair Credit Reporting Act has grown in importance for financial institutions in recent years. The FCRA has always governed the permissible purposes for obtaining credit reports. Over the last 10 years, however, the FCRA has been repeatedly amended to also cover the accuracy of information reported to credit bureaus; investigation of disputed information; prescreen offers and disclosures; reporting of negative credit information; credit score disclosures and more. This half-day program will review the top compliance issues raised by the FCRA today, with plenty

## SPEAKER

### 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 22 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster.

**LOCATIONS:** This Special Training Seminar will be held in the following locations; continental breakfast is provided. Please note the parking validation rules at each location:

*Meeting rooms vary in temperature; layered dressing is suggested.*

**8:30 a.m.—12:00 noon  
All Locations**

**SAN FRANCISCO, CA.** Friday, January 12, 2007, San Francisco Marriott, 55 Fourth Street (Parking: We validate for hotel valet-parking only. **PARK WITH THE MARRIOTT VALET PARKING ATTENDANT.**)

**LOS ANGELES, CA.** Tuesday, January 16, 2007, LAX Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)

**GLENDALE, CA.** Wednesday, January 17, 2007, Glendale Hilton, 100 West Glenoaks Blvd., (Parking: We validate for self-parking only.)

**ONTARIO, CA.** Friday, January 19, 2007, Ontario Airport Marriott, 2200 E. Holt Blvd. (Parking: Free parking is available. We do not validate for valet-parking.)

**SAN DIEGO, CA.** Monday, January 22, 2007, La Jolla Marriott, 4240 La Jolla Village Drive (Parking: We validate for self-parking only.)

**SACRAMENTO, CA.** Wednesday, January 24, 2007, Sacramento Sheraton Grand, 1230 J Street (Parking: Validated self-parking is available in garage on 13th Street, between I & J Streets. Valet-parking is not validated.)

**ANAHEIM, CA.** Tuesday, January 30, 2007, Anaheim Marriott Hotel, 700 West Convention Way (Parking: We validate for self-parking only.)

## **FCRA Update STS**

### **COST:**

**BCG Members:** The cost is **\$315.00 per person** for BCG Members. The Seminar is being offered on an optional basis to Bankers' Compliance Group Members. Therefore, if a BCG member **does not register anyone** for the Seminar, the BCG member will not be billed. The Seminar is not part of the BCG Membership retainer and will not be billed to BCG Members as part of the BCG pro rata bill unless someone registers from the member institution. **BCG Members are not required to enclose a check for the registration fees.**

**Non-Members:** The cost is **\$425.00 per person** for non-members. **Fee must be paid prior to seminar or attendance will be denied.** **Non-members are required to enclose a check for the registration fees with their registration form.**

**CANCELLATION: BCG Members:** Will not be billed only if registrant's cancellation notice is received **AT LEAST** 3 business days prior to the seminar date they are scheduled to attend.

**Non-Members:** Registration fees will be **fully** refunded if registrant's cancellation notice is received **AT LEAST** 3 business days prior to the seminar date. **\$100 ONLY will be refunded** if a cancellation notice is received after that time.

**ADMINISTRATIVE:** We hope that you will mark your calendars to attend this informative seminar. If you plan to attend this seminar, please complete and return the enclosed Registration Form at least **four (4) business days prior to each location.** We recommend you send in your registration as soon as possible, as **registration forms are accepted on a first-received basis.**

For additional information regarding the seminar, please contact Chris Saia or Monique Billingsley at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.

**ACCREDITATION: MCLE** As an added benefit we are offering this Seminar to in-house attorneys for Minimum Continuing Legal Education Credits. NOTE: This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of 3 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 minimum continuing legal education.

**CRCM Credit** We are offering this Seminar for credit for Certified Regulatory Compliance Managers (CRCMs). This activity is eligible for 3 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. Continuing education may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **3** hours of CPE continuing education credit.



**FCRA UPDATE SPECIAL TRAINING SEMINAR**

**REGISTRATION DEADLINE: 4 BUSINESS DAYS PRIOR TO EACH SEMINAR LOCATION**

NAME OF ORGANIZATION \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
RESPONDENT'S NAME AND TITLE \_\_\_\_\_  
TELEPHONE NO. \_\_\_\_\_ FAX NO. \_\_\_\_\_

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

LOCATION (8:30—12:00 NOON)	NAMES (PLEASE PRINT)
San Francisco Marriott 55 Fourth St., San Francisco  <b>Friday, January 12, 2007</b>	
Los Angeles Airport Marriott 5855 West Century Blvd., Los Angeles  <b>Tuesday, January 16, 2007</b>	
Glendale Hilton 100 W. Glenoaks Blvd., Glendale  <b>Wednesday, January 17, 2007</b>	
Ontario Airport Marriott 2200 E. Holt Blvd., Ontario  <b>Friday, January 19, 2007</b>	
San Diego La Jolla Marriott 4240 La Jolla Village Dr., La Jolla  <b>Monday, January 22, 2007</b>	
Sacramento Sheraton Grand 1230 J Street, Sacramento  <b>Wednesday, January 24, 2007</b>	
Anaheim Marriott Hotel 700 W. Convention Way, Anaheim  <b>Tuesday, January 30, 2007</b>	

FEE: **BCG Members:** \$315.00 Per Person [The member will be billed; **DO NOT ENCLOSE A CHECK.**]  
**BCG Non-Members:** \$425.00 Per Person [Enclose check payable to "Aldrich & Bonnefin, P.L.C.".]

BCG NON-MEMBER AMOUNT ENCLOSED: \$ \_\_\_\_\_

Please fax or mail this form to: **ALDRICH & BONNEFIN, P.L.C.**  
P.O. Box 19686 ♦ Irvine, CA 92623 ♦ (949) 474-1944 or (800) 742-3600 ♦ Fax (949) 474-2906 (No Cover Sheet Required)