



bankers' compliance group®

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

TRUTH IN LENDING & REGULATION Z



SPECIAL POINTS OF INTEREST

Coverage and Exemptions

Finance Charges: What Are They and Why Do We Care?

Early Reg Z Disclosures

Initial Closed-End Disclosures

Special Rules on Home Equity Lines

Adjustable Rate Mortgages

Right of Rescission

Brief Recap of Pending Proposals

Aldrich & Bonnefin is pleased to invite you to a seminar on the Truth in Lending Act and Regulation Z. Regulation Z remains a leading compliance priority for banking examiners and for lenders. Our seminar will focus on some of the more common Regulation Z issues, including the finance charge and APR tolerances and the special rules on home equity lines. There will be a number of exercises to reinforce the material covered.

Who Should Attend?

- *Compliance Staff*
- *Note Department Staff*
- *Consumer Loan Officers*
- *Bank Counsel*

Speakers

JANET M. BONNEFIN, ESQ. Ms. Bonnefin, a principal of Aldrich & Bonnefin, specializes in regulatory compliance, consumer lending, new product development and retail banking matters. Ms. Bonnefin has represented the Bankers' Compliance Group for over 20 years, has taught many programs for the Bankers' Compliance Group and California Bankers Association, and enjoys advising the firm's clients regarding the fascinating world of Truth in Lending compliance.

JILL C. KOVAR, ESQ. Ms. Kovar joined the law firm in May 2002 as an Associate Attorney in the Consumer Practice Group, with a background in bank operations, regulatory compliance and consumer lending. 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 through the Credit Union National Association's professional development program. 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 **Truth in Lending and Regulation Z Seminar** will be held in the following locations. Please note the specific hotel for your seminar as they can vary according to availability. Please also note the parking rules for **San Francisco** and the validation rules for each location. **We recommend you dress in layers, as the hotel rooms tend to vary in temperature.**

Location & Parking	(Registration begins at 8:00)	8:30 a.m. — 3:00 p.m.
LOS ANGELES Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)		Tuesday, July 1, 2008
SACRAMENTO Sheraton Grand Hotel, 1230 J St. (Parking: Validated, self-parking is available in garage on 13th Street, between I and J streets. Valet-parking not validated.)		Thursday, July 3, 2008
MONROVIA Doubletree Hotel, 924 W. Huntington Drive (Parking: Free parking is available.)		Monday, July 7, 2008
SAN DIEGO Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)		Wednesday, July 9, 2008
GARDEN GROVE Anaheim Marriott Suites , 12015 Harbor Blvd. (Parking: Free self-parking is available.)		Friday, July 11, 2008
SAN FRANCISCO Palace Hotel, 2 New Montgomery St. (Parking: We validate for hotel valet-parking only.)		Tuesday, July 15, 2008
SAN JOSE Hilton & Towers, 300 Almaden Blvd. (Parking: We validate for self-parking only.)		Wednesday, July 16, 2008
ONTARIO Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)		Friday, July 18, 2008
WOODLAND HILLS Warner Center Marriott, 21850 Oxnard St. (Parking: We validate for self-parking only.)		Monday, July 21, 2008
SANTA BARBARA Biltmore, 1260 Channel Dr. (Parking: We validate for self-parking only.)		Tuesday, July 22, 2008

ACCREDITATION: APPROVED FOR MCLE CREDIT: As an added benefit of 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 #18 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 #18, "Truth in Lending/Regulation Z Manual." **Note:** Only those attendees designated by their institution will receive a manual. All attendees will receive an Agenda and 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. **Fees must be paid and received prior to seminar.** Registration fees will be refunded to non-members only if cancellation notice is received on or before **June 24, 2008.**
- ◆ The law firm reserves the right to limit the number of persons from each member who may attend subject to availability
- ◆ 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:	TIME: 8:30 a.m.—3:00 p.m.
LA	LOS ANGELES, CA. Tuesday, July 1, 2008, LAX Marriott, 5855 West Century Blvd.	
SA	SACRAMENTO, CA. Thursday, July 3, 2008, Sheraton Grand Hotel, 1230 J Street	
MO	MONROVIA, CA. Monday, July 7, 2008, Doubletree Hotel, 924 W. Huntington Drive	
SD	SAN DIEGO, CA. Wednesday, July 9, 2008, Mission Valley Marriott, 8757 Rio San Diego Drive	
GG	GARDEN GROVE, CA. Friday, July 11, 2008, Anaheim Marriott Suites, 12015 Harbor Blvd.	
SF	SAN FRANCISCO, CA. Tuesday, July 15, 2008, Palace Hotel, 2 New Montgomery Street	
SJ	SAN JOSE, CA. Wednesday, July 16, 2008, Hilton & Towers, 300 Almaden Blvd.	
ON	ONTARIO, CA. Friday, July 18, 2008, Ontario Airport Marriott, 2200 East Holt Blvd.	
WH	WOODLAND HILLS, CA. Monday, July 21, 2008, Warner Center Marriott, 21850 Oxnard Street	
SB	SANTA BARBARA, CA. Tuesday, July 22, 2008, Santa Barbara Biltmore, 1260 Channel Drive	

NAME OF ATTENDEE (Premium members: copy sheet and attach)	LOCATION ABBREVIATION (ABOVE)	COMP	PURCHASE	OUTLINE
		MANUAL	MANUAL	ONLY
		(CHECK ONE BOX)		
1)				
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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 #18 is **\$40.00** 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)