

Aldrich & Bonnefin, PLC*, Counsel for Bankers' Compliance Group® Equal Credit Opportunity Act & Regulation B and Fair Credit Reporting Act February 2026

Aldrich & Bonnefin is pleased to invite you to a Seminar on the Equal Credit Opportunity Act (ECOA), its implementing Regulation B, and the Fair Credit Reporting Act (FCRA).

As we will discuss during this Seminar, ECOA applies to every loan and every aspect of a credit transaction. To top it off, FCRA applies every time you pull a consumer's credit report. So, outside of not making loans or never pulling a credit report, there is no way around ECOA and FCRA compliance.

This Seminar will walk you through ECOA and FCRA's heavy hitters, such as the adverse action notice rules, the signature rules, and when you may pull a credit report ("permissible purpose"). This Seminar will go beyond permissible purpose to cover other FCRA topics such as handling consumers' disputes about information in their consumer reports, the responsibilities of users of consumer reports, and the new Homebuyer Privacy Protection Act.

Additionally, fair lending has undergone dramatic changes under the new presidential administration and agency leadership. We will discuss recent changes to fair lending liability and supervision and proposed changes to Regulation B itself.

Who Should Attend?

Please invite your compliance officers and staff, compliance auditors, consumer loan officers, commercial loan officers, credit administrators, chief credit officers, note department staff, in-house counsel



Andrew J. Litchy, CRCM, joined Aldrich & Bonnefin, PLC in July 2023. Mr. Litchy is part of the firm's Consumer Finance Practice Group, specializing in regulatory compliance matters involving mortgage and commercial loans, the Community Reinvestment Act, compliance risk management, and compliance management systems. Mr. Litchy has extensive experience as a banker in compliance and operations positions of community and regional banks in Missouri and California, including holding senior level officer and management roles.



Harry S. Khalsa, Esq., is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law, *Cum Laude*. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel in the commercial workout section of Wells Fargo Bank, N.A. Throughout his career, he has also worked for several law firms serving clients in the banking and financial services industry.

SEMINAR HIGHLIGHTS

- ECOA and FCRA basics
- Adverse action notices
- Signature rules
- Rules governing access to consumer reports
- Duties of financial institutions when using and furnishing information for consumer reports
- Homebuyer Privacy Protection Act
- Fair lending update, include proposed changes to Regulation B



We have scheduled only
Recording Playbacks with Live Q&As
for this Seminar.
No in-person Seminar locations will be held.

**ALDRICH
&
BONNEFIN**

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* Janet Bonnefin has retired from the firm.

SEMINAR RECORDING PLAYBACKS - BCG MEMBERS ONLY
(Continuing education credit will be provided only to the registrant)

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, February 11, 2026, 8:30 a.m. - 3:00 p.m.	Friday, February 6, 2026, 12:00 p.m.
RECORDING PLAYBACK #2	Thursday, February 12, 2026, 8:30 a.m. - 3:00 p.m.	Monday, February 9, 2026, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, February 17, 2026, 8:30 a.m. - 3:00 p.m.	Wednesday, February 11, 2026, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, February 19, 2026, 8:30 a.m. - 3:00 p.m.	Friday, February 13, 2026, 12:00 p.m.

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the PIN is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-served basis.

MATERIALS

For this Seminar, Standard Procedures Manual #06, *Equal Credit Opportunity Act & Regulation B and Fair Credit Reporting Act*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of February 2026. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

ACCREDITATION
(Continuing education credit will be provided only to the registrant)

MCLE: Aldrich & Bonnefin, PLC 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. This activity has been approved in the amount of **4.75** hours.

CRCM: "Equal Credit Opportunity Act & Regulation B and Fair Credit Reporting Act" has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees. Contact our office at info@bankerscompliancegroup.com for more information.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **5.5** hours of CPE Continuing Education credit.