

# Truth in Lending Act & Regulation Z

May 2026

**T**he most troublesome areas of the Truth in Lending Act (TILA) and Regulation Z can come from rules that have not changed in decades.

Those rules include Regulation Z's coverage and exemptions, the rules concerning finance charges, a consumer's right of rescission, and TILA violations and corrective action.

For this reason, during the May 2026 BCG Seminar, we will focus on these foundational rules. To keep you up to date, we will also discuss recent developments that pertain to TILA and Regulation Z.



**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

Reg Z Coverage and Exemptions

Recent Developments

Finance Charge Review

Right of Rescission

- Who has the right to rescind?
- When does the three-business-day rescission period begin?
- What belongs in the Right to Cancel Notice?

TILA Violations: Liability, Defenses and Corrective Action

### Who Should Attend?

Please invite your compliance managers and staff, consumer and mortgage loan officers, in-house counsel, chief credit officers

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

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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	Tuesday, May 19, 2026, 8:30 a.m. - 3:00 p.m.	Thursday, May 14, 2026, 12:00 p.m.
RECORDING PLAYBACK #2	Thursday, May 21, 2026, 8:30 a.m. - 3:00 p.m.	Monday, May 18, 2026, 12:00 p.m.
RECORDING PLAYBACK #3	Wednesday, May 27, 2026, 8:30 a.m. - 3:00 p.m.	Thursday, May 21, 2026, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, May 28, 2026, 8:30 a.m. - 3:00 p.m.	Friday, May 22, 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 #18, *Truth in Lending Act & Regulation Z*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of May 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:** "Truth in Lending Act & Regulation Z" 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. For more information, contact [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com).

**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.