

On-Demand

2026

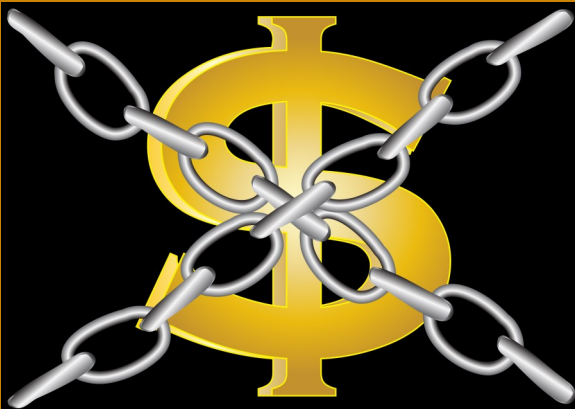
Webinar

Lending Limits – What You Need to Know Now

Originally presented on
Wednesday, May 20, 2026
(2.0 hours)

Presented by
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Principal of Aldrich & Bonnefin, PLC



WHO SHOULD ATTEND?

Loan officers, Chief credit officers, Legal counsel, Compliance officers and staff, Credit administrators, Internal auditors

As borrowers have increasingly complex business structures and relationships with related parties, it is a good time to review the laws and regulations relating to legal lending limits. This is the regulators' way of discouraging concentrations of loans that have interrelated risks. In this program, we will review the lending limit rules that apply to California state-chartered banks, national banks, credit unions, and savings associations. Certain loans between related parties must be combined and aggregated for lending limit purposes!

The concept of limiting the aggregate amount a regulated depository institution may lend to one borrower or a group of borrowers has been embraced by lawmakers and regulators as a means of managing an institution's loan concentrations of risk to one borrower or a group of related borrowers. As a general matter, regulators aggressively enforce the lending limit rules. Violations of these rules can subject a regulated institution, as well as its directors and senior officers, to severe penalties and other sanctions.

Topics to be covered include:

- Loans to One Borrower Rules for:
 - ◊ California state-chartered banks
 - ◊ National banks
 - ◊ Federal and state credit unions
 - ◊ Federal and state savings associations
- Secured and unsecured lending limits
- Combination and aggregation rules
- Treatment of guaranties, derivatives, and ACH entries

ON-DEMAND STREAMING AVAILABLE

Lending Limits – What You Need to Know Now — On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on May 20, 2026. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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BCG Member	\$350.00
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