

# BCG Monthly Telephone Briefing

## February 2018

### Lending Limits – Not Putting All Your Eggs in One Basket

The concept of lending limits has been adopted by lawmakers and regulators as a means of limiting loan concentrations to one particular borrower or group of related borrowers. These rules are designed to prevent institutions from placing all of their “eggs in one basket.” All financial institutions must consider the impact of compliance with legal lending limits on every loan, and the rules are rather complicated. Moreover, each agency’s lending limit regulations are slightly different, which means the requirements vary based on an institution’s charter.

As a general matter, regulators aggressively enforce lending limit violations and appropriate personnel, ranging from lending officers to members of an institution’s board of directors, should be well-versed in the rules. Violations of these rules can subject a regulated institution, as well as its directors and senior officers, to severe penalties and sanctions. At the February Monthly Telephone Briefing, we will look at the lending limit issues that must be considered when making a loan.

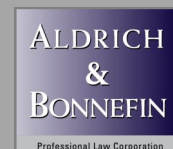
We will also discuss a recent FDIC case in which officers of a California financial institution were found criminally liable for loans the institution made that were in excess of the institution’s lending limit, which contributed to the failure of the institution. Please join us for a robust discussion of the lending limit regulations and recent developments in this area.



### BCG Monthly Telephone Briefing

Friday, February 16  
12:00 – 1:30 p.m.  
*(with live Q&A)*

Presented by  
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**A**ldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group® Members on **Friday, February 16**. This meeting will be presented live and will include a question and answer session. Members can ask questions by telephone or email. Each member that registers for the Monthly Telephone Briefing will be given a password and instructions to call in to the Briefing.

## ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one location or several locations concurrently. In this manner, several attendees can be accommodated in one conference room with a speakerphone. All Briefing connections are included in your BCG Membership.

## REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and single-use PIN.

**CD-Rom:** Members can also register to receive a CD-Rom package. This package, which includes any Handouts, is mailed to registrants approximately 2-3 weeks after the Briefing.

## DOWNLOAD THE HANDOUTS

The Handouts are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handouts are posted. To download a Handout, go to [www.bankerscompliancegroup.com/monthly-telephone-briefing.php](http://www.bankerscompliancegroup.com/monthly-telephone-briefing.php) and click on the "Download Handout Here" link at the end of each Briefing description.

## CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

## SIGN UP ANNUALLY

**Sign up annually for the 2018 BCG Monthly Telephone Briefings!** If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration contact sign you up for the entire year.

## MISSED THE BRIEFING?

Should you or others at your institution miss the briefing, you can tune into our streaming audio available on the BCG website one week after the Briefing, at [www.bankerscompliancegroup.com/listen-while-you-work.php](http://www.bankerscompliancegroup.com/listen-while-you-work.php).