

Presented by Aldrich & Bonnefin, PLC*, counsel to Bankers' Compliance Group®



Monthly Telephone BRIEFING

Friday, May 15, 2026 – 12:00 – 1:30 p.m.

Regulation B Reset: CFPB's Final Rule Shifts Regulation B Priorities

The CFPB recently published a final rule amending Regulation B that recalibrates the Bureau's enforcement and supervisory priorities under the Equal Credit Opportunity Act (ECOA). 91 FR 21620. The final rule, effective July 21, 2026, introduces changes to Regulation B in three areas by: (i) eliminating provisions related to disparate-impact liability under the ECOA; (ii) narrowing the "discouragement" provisions of Regulation B related to applicants or prospective applicants; and (iii) imposing new restrictions on for-profit special purpose credit programs under Regulation B. The rule represents a significant change by the CFPB in its interpretation of the ECOA, and follows President Trump's 2025 executive order directing that agencies eliminate the use of disparate-impact liability to the maximum extent possible under the Constitution.

Join us for the May 2026 BCG Monthly Telephone Briefing, where we will review the CFPB's final rule and discuss its implications for financial institutions.



bankers' compliance group®

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**ALDRICH
&
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Professional Law Corporation

* Janet Bonnefin has retired from the firm

Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group[®] Members on **Friday, May 15, 2026, at 12 Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. 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 a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) 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 Handout(s) are posted. To download a Handout, go to www.bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "Download Handout Here" link at the end of each Handout 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 ONE TIME FOR ALL 2026 BRIEFINGS

Sign up one time for all the 2026 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.