

# Consumer Lending Compliance

April 2018

**A**ldrich and Bonnefin is pleased to invite you and your lending staff to attend a Seminar on Consumer Lending Compliance. This presentation will focus on the many state and federal laws and regulations that govern the steps in the life of a consumer loan including: receiving and processing an application; loan closing; servicing; and making subsequent changes. Special attention will be given to current regulatory compliance developments, as well as some consumer loan products, such as credit cards and auto loans.

Please note that this Seminar will not cover basic consumer lending documentation, but rather will be a survey of federal and state compliance laws and regulations affecting consumer lending. In addition, we will not cover mortgage lending compliance issues. We will assume attendees have at least one year of consumer lending experience.



## SEMINAR HIGHLIGHTS

- Truth in Lending/Regulation Z
- Equal Credit Opportunity/Reg B
- Military Lending Act & DOD regulations
- Cosigner notices
- Negotiating loans in other languages
- Direct and indirect auto financing
- Late charges and overlimit fees
- Setoffs on consumer loans
- Servicemembers Civil Relief Act



**Janet Bonnefin** is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer lending, fair lending, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Janet manages Bankers' Compliance Group® for the firm and currently serves on CBA's Regulatory Compliance Committee.

**Stephanie Shea** is a principal with Aldrich & Bonnefin. Ms. Shea obtained her juris doctor degree from Chapman University School of Law in May 2011, Magna Cum Laude. While at Chapman, she served as Article Editor for Chapman Law Review. As a member of the firm's Consumer & Mortgage Finance Practice Group, Stephanie specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations.



## WHO SHOULD ATTEND?

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

Our *Consumer Lending Compliance Seminar* will be held at the following locations.

Note: Hotel locations can vary from month to month.

LOCATIONS	DATE AND TIME	HOTEL INFO	PARKING INFO
SAN DIEGO	Tuesday, April 3, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 3/28	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
ONTARIO	Wednesday, April 4, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 3/29	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SACRAMENTO	Friday April 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 4/2	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
MONROVIA	Tuesday, April 10, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 4/4	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN FRANCISCO	Thursday, April 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday 4/6	San Francisco Hilton Union Square <b>(NEW LOCATION)</b> 333 O'Farrell Street, (415) 771-1400	We validate for self-parking only.
SAN JOSE	Friday, April 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 4/9	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SANTA BARBARA	Tuesday, April 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 4/11	Hotel Californian <b>(NEW LOCATION)</b> 36 State Street, (805) 882-0100	We validate for self-parking only.
WOODLAND HILLS	Wednesday, April 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 4/12	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, April 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 4/16	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
LOS ANGELES	Tuesday, April 24, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 4/18	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.

## REGISTRATION

To register for this Seminar, please contact your institution's Main Contact, or if you are authorized, log in at <https://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-serve basis. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) for assistance.

**NON-MEMBERS:** The non-member registration fee is **\$750** for the first person attending from an institution and **\$450** for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (**less \$50**) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

## MATERIALS

For this Seminar, Standard Procedures Manual #1, "Consumer Lending Compliance" will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #1 during April for \$60.00 per copy plus shipping charges and applicable sales tax.

## ACCREDITATION

**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:** Certified Regulatory Compliance Managers must submit a request for approval directly to the American Bankers Association in order to receive continuing education credit (<https://aba.csod.com/client/aba/default.aspx> and login). The activity may be eligible for **4.75** continuing education credits.

**CPE:** Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.