

Consumer Lending Compliance

January 2020

Aldrich 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.

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.



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?

- Compliance managers and staff
- Consumer loan officers
- Loan processors
- Compliance auditors
- Chief credit officers
- In-house counsel



SEMINAR HIGHLIGHTS

- Truth in Lending/Regulation Z
 - ◆ Coverage
 - ◆ Overview of marketing and change in terms rules
- Equal Credit Opportunity/Reg B
 - ◆ Signature rules
 - ◆ Adverse action
 - ◆ Information request limitations
- Military Lending Act & DOD regulations
- Late charges and overlimit fees
- Setoffs in connection with consumer loans
- Servicemembers Civil Relief Act
- Fair Credit Reporting Act
 - ◆ Lawfully pulling credit reports
 - ◆ Other FCRA Challenges

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
LOS ANGELES	Tuesday, Jan. 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues., 12/31	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN FRANCISCO	Thursday, Jan. 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 1/3	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
ONTARIO	Monday, Jan. 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues., 1/7	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
WOODLAND HILLS	Wednesday Jan. 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 1/9	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, Jan. 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon., 1/13	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
MONROVIA	Wednesday, Jan. 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 1/16	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SACRAMENTO	Friday, Jan. 24, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 1/17	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in Ace/ Sheraton garage directly across the street, on the corner of 13th Street and J Streets. Valet-parking not validated.

SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

	DATE AND TIME	LOGIN INFORMATION
RECORDING PLAYBACK	Tuesday, Jan. 28, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Wed., 1/22	Registrants will receive an email two business days prior to the Seminar Recording Playback 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 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-serve basis. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or info@bankerscompliancegroup.com for assistance.

NON-MEMBERS: The non-member registration fee is **\$750** for the first person attending from an institution and **\$550** 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.

Cancellation Policy: We will fully refund your registration fee if we receive your written cancellation request AT LEAST five business days prior to the Seminar date. If we receive your cancellation request after this deadline but before the Seminar date, we will charge you a \$50 administrative fee and refund the balance of your registration fee. If you do not cancel before the Seminar date, your registration fee is non-refundable.

MATERIALS

For this Seminar, Standard Procedures Manual #1, "Consumer Lending Compliance," will be updated. Each member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." Non-member attendees will receive one hard copy manual, which will be mailed to the attendee by the end of the Seminar month. All registered attendees will receive a Discussion Outline at the Seminar. Members Only may purchase additional hard copies of SPM #1 during January 2020 for \$65.00 per copy plus shipping charges and applicable sales tax.

ACCREDITATION

(Continuing education credit will only be provided 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: Consumer Lending Compliance 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. Contact the law firm for further information regarding the status of our request (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 **4.75** hours of CPE Continuing Education credit.