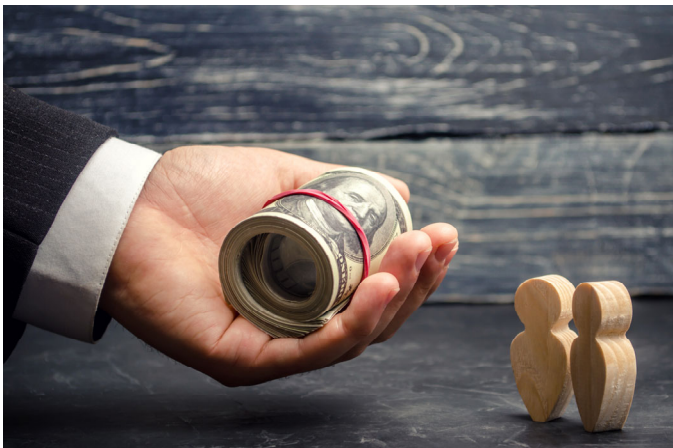


Consumer Lending Compliance

January 2022

BCG's Consumer Lending Compliance Seminar focuses on the many federal and state compliance 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 (non-real-estate-secured) lending.



WHO SHOULD ATTEND?

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



Janet M. Bonnefin, Esq., is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer lending, fair lending, compliance management and CRA. Ms. Bonnefin manages Bankers' Compliance Group, an innovative group legal service, for the firm and serves as editor of BCG's publications.



Stephanie A. Shea, Esq., is a principal of 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 manager 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.

SEMINAR HIGHLIGHTS

- ... Overview of consumer statutory and regulatory coverage (TILA, ECOA, UDAP/UDAAP, California Unruh Act, etc.)
- ... New CFPB LIBOR Transition Final Rule
- ... Equal Credit Opportunity/Reg B
 - ... Signature rules
 - ... Adverse action
 - ... Information request limitations
- ... Military Lending Act & DOD regulations
- ... California's limitations on late charges and overlimit fees
- ... Interest accrual bases
- ... Fair Credit Reporting Act
 - ... Lawfully pulling credit reports
 - ... Other FCRA challenges
- ... When are translated consumer disclosures required
- ... Cosigner notice requirements

We have scheduled only Recording Playbacks with Live Q&As for this Seminar.

ALDRICH
&
BONNEFIN

Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY
(Continuing education credit will be provided only to the registrant)

	PLAYBACK DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, January 5, 2022, 8:30 a.m. - 3:00 p.m.	Thursday, December 30, 2021, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, January 7, 2022, 8:30 a.m. - 3:00 p.m.	Tuesday, January 4, 2022, 12:00 p.m.
RECORDING PLAYBACK #3	Wednesday, January 19, 2022, 8:30 a.m. - 3:00 p.m.	Friday, January 14, 2022, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, January 20, 2022, 8:30 a.m. - 3:00 p.m.	Monday, January 17, 2022, 12:00 p.m.
RECORDING PLAYBACK #5	Wednesday, January 26, 2022, 8:30 a.m. - 3:00 p.m.	Friday, January 21, 2022, 12:00 p.m.

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date 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 BCG 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.

MATERIALS

For this Seminar, Standard Procedures Manual #01, "Consumer Lending Compliance," will be updated. Each BCG member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

ACCREDITATION

(Continuing education credit will be provided only 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: ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. Consumer Lending Compliance has been approved for 6.00 CRCM credits. This statement is not an endorsement of this program or its sponsor. Certification holders must report these credits at aba.csod.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.