

Truth in Lending Act & Regulation Z

July 2020

No matter how long we have been in compliance, some “basic” Truth in Lending Act rules continue to trip us up. For example, what is a TILA-covered loan? Which types of changes in terms trigger new TILA disclosures? What is and what is not a finance charge? Also what are some common TILA mistakes examiners find in compliance exams?

In BCG's Truth in Lending Act & Regulation Z Seminar, our presenter, Stephanie Shea, will breakdown these basics, as well as cover some of the more important TILA home equity line of credit (HELOC) and credit card rules.

And there will be plenty of time for questions, so bring them!



Stephanie A. Shea, Esq., 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 and mortgage loan officers, in-house counsel, chief credit officers and compliance auditors.

SEMINAR HIGHLIGHTS

- ◆ Coverage and exemptions
- ◆ Change-in-terms rules
- ◆ Finance charge coverage
- ◆ Overview of special HELOC & credit card rules

We have scheduled only Recording Playbacks for this Seminar. No in-person seminar locations are scheduled.

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SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

(Continuing education credit will be provided only to the registrant)

	DATE AND TIME	LOGIN INFORMATION
RECORDING PLAYBACK	Wednesday, July 8 , 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 7/2	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.
RECORDING PLAYBACK #1	Tuesday, July 14 , 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 7/9	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.
RECORDING PLAYBACK #2	Thursday, July 16 , 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 7/13	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.
RECORDING PLAYBACK #3	Wednesday, July 22 , 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Fri., 7/13	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.

MATERIALS

For this Seminar, Standard Procedures Manual #18, "Truth in Lending Act & Regulation Z," will be updated. Each 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. Members Only may purchase additional hard copies of SPM #18 during July 2020 for \$155.00 per copy plus shipping charges and applicable sales tax.

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. Truth in Lending Act and Regulation Z has been approved for 5.75 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.