

Truth in Lending Act & Regulation Z

March 2025

Although there have not been recent changes in Regulation Z coverage, lenders are constantly presented with the tricky edge cases that beg the question of if the credit is covered under Regulation Z. For this reason, we will conduct a review of the foundational Regulation Z rules regarding what is covered and exempt credit. To keep you up to date, we will also discuss recent developments that pertain to TILA and Regulation Z.

With the lending market being ultracompetitive, it is no surprise that creditors are aggressively marketing their credit products. If an advertisement includes what Regulation Z considers to be a “triggering” term, then the creditor must be sure the ad contains certain disclosures, which we will discuss during this Seminar.

We will also cover some of the more important TILA home equity line of credit (HELOC) and credit card rules in the Seminar.



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

No in-person Seminar locations will be held.



Harry Khalsa is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law Cum Laude. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel in the commercial workout section of Wells Fargo Bank, N.A. Throughout his career he has also worked for several law firms serving clients in the banking and financial services industry. Mr. Khalsa is a member of the State Bars of California, Virginia, Florida, and the District of Columbia.



Andrew Litchy, CRCM, BCG Manager, and Sr. Law Clerk, joined Aldrich & Bonnefin, PLC in July 2023. Mr. Litchy is part of the firm's Consumer Finance Practice Group, specializing in regulatory compliance matters involving mortgage and consumer loans, Community Reinvestment Act, compliance risk management, and compliance management systems. Mr. Litchy has extensive experience as a banker in compliance and operations positions of and regional banks in Missouri and California, including holding senior level officer and management roles.

SEMINAR HIGHLIGHTS

- RECENT DEVELOPMENTS
- REG Z COVERAGE AND EXEMPTIONS
- OVERVIEW OF SELECTED HELOC RULES
 - What special HELOC disclosures do we have to provide?
 - When can we change the terms of a HELOC?
- OVERVIEW OF SPECIFIC CREDIT CARD RULES
 - When is a cardholder liable for unauthorized use?
 - What special rules apply to credit cards?
- ADVERTISING RULES
 - What is a triggering term?
 - What must and cannot be included in an advertisement?

WHO SHOULD ATTEND?

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

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

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, March 12, 2025, 8:30 a.m. - 3:00 p.m.	Friday, March 7, 2025, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, March 14, 2025, 8:30 a.m. - 3:00 p.m.	Tuesday, March 11, 2025, 12:00 p.m.
RECORDING PLAYBACK #3	Wednesday, March 26, 2025, 8:30 a.m. - 3:00 p.m.	Friday, March 21, 2025, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, March 27, 2025, 8:30 a.m. - 3:00 p.m.	Monday, March 24, 2025, 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-served basis.

MATERIALS

For this Seminar, Standard Procedures Manual #18, *Truth in Lending Act & Regulation Z*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of March 2025. 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: American Bankers Association (ABA) Professional Certifications has approved *Truth in Lending Act & Regulation Z* for 5 CRCM credit. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin, PLC | *Truth in Lending Act & Regulation Z*.

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 5.5 hours of CPE Continuing Education credit.