

Consumer Lending Compliance

May 2023

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?

Please invite your consumer and commercial lending staff, compliance managers and auditors, note department staff and in-house counsel.

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

No in-person Seminar locations will be held.

Tricia E. Engelhardt, Esq., an associate of Aldrich & Bonnefin, joined the firm in May 2007 as a law clerk. She became an Associate Attorney in January 2009. Ms. Engelhardt graduated from Whittier Law School, Summa Cum Laude, and was the valedictorian of her law school's graduating class and served as Executive Editor of the Whittier Law Review. She received her bachelor's degree from Framingham State College in 2002. Prior to law school, Ms. Engelhardt worked as a senior auditor at a regulatory compliance firm in Boston. Ms. Engelhardt is a member of the Consumer Practice Group of the firm. She is a member of the State Bar of California and the Orange County Bar Association.

Harijot "Harry" Khalsa, Esq., is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law Cum Laude. While at New Orleans College of Law, he served as Managing Editor for the Journal of Public Interest Law. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. He received his bachelor's degree from the University of Mary Washington. 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 Consumer Practice Group of the firm. He is a member of the State Bars of California, Virginia, Florida and the District of Columbia.



SEMINAR HIGHLIGHTS

- Overview of consumer statutory and regulatory coverage (TILA, ECOA, UDAP/UDAAP, California Unruh Act, etc.)
- Equal Credit Opportunity Act/Reg B
 - Signature rules
 - Adverse action
 - Information request limitations
- Military Lending Act & DOD regulations
- Relevant California Law Update (such as translated disclosures & cosigner notice requirements)
- Fair Credit Reporting Act
 - Lawfully pulling credit reports

Cassandra L. Goltz, Esq., joined Aldrich & Bonnefin in April 2021, as an associate attorney. Ms. Goltz graduated from California Western School of Law in December 2019. She received her bachelor's degree from Arizona State University in December 2016. Prior to her joining Aldrich & Bonnefin, she worked at a private law firm specializing in insurance defense. Ms. Goltz is a member of the Consumer Practice Group. She is a member of the State Bar of California. Ms. Goltz is a member of the Consumer Practice Group of the Firm. She is also a member of the State Bar of California and the Orange County Bar Association.

ALDRICH
&
BONNEFIN

Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



* Janet Bonnefin is retired from the practice of law with the firm.

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

NEW PLAYBACK DATE ADDED!

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #6	Monday, May 15, 2023, 8:30 a.m. - 3:00 p.m.	Wednesday, May 10, 2023, 12:00 p.m.
RECORDING PLAYBACK #3	Wednesday, May 17, 2023, 8:30 a.m. - 3:00 p.m.	Friday, May 12, 2023, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, May 18, 2023, 8:30 a.m. - 3:00 p.m.	Monday, May 15, 2023, 12:00 p.m.
RECORDING PLAYBACK #7	Monday, May 22, 2023, 8:30 a.m. - 3:00 p.m.	Wednesday, May 17, 2023, 12:00 p.m.
RECORDING PLAYBACK #5	Wednesday, May 24, 2023, 8:30 a.m.—3:00 p.m.	Friday, May 19, 2023, 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. BCG members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of June 2023. 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 Consumer Lending Compliance for **6 CRCM** credit. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin, PLC | Consumer Lending Compliance

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.