



Consumer Lending Compliance

November 2015

Aldrich and Bonnefin is pleased to invite you and your lending staff to attend a Seminar on Consumer Lending Compliance. This full-day 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, as well as some consumer loan products, such as credit cards and auto loans.

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. We will assume attendees have at least one year of experience in the area of consumer lending.



HIGHLIGHTS

- Truth in Lending/Regulation Z
- Equal Credit Opportunity/Reg B
- Use of Credit Reports
- Cosigner Notices
- Negotiating Loans in Other Languages
- Direct and Indirect Auto Lending
- Late Charges and Overlimit Fees
- Setoff on Consumer Loans

WHO SHOULD ATTEND

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

SPEAKERS

Janet M. Bonnefin, Esq.

Janet M. Bonnefin, Esq. is a principal of Aldrich & Bonnefin, PLC, specializing in consumer and mortgage lending, fair lending, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Janet manages Bankers' Compliance Group for the firm and currently serves on CBA's Regulatory Compliance Committee.

Stephanie A. Shea, Esq.

Stephanie A. Shea, Esq., is an associate with Aldrich & Bonnefin, PLC. Ms. Shea obtained her Juris Doctorate 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 an associate in 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 and advertising disclosures.



Our **Consumer Lending Compliance Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. You will need to note the specific location you are attending as hotels can vary from month to month.

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SAN FRANCISCO	Wednesday, November 4 Registration closes at noon on 10/29	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Thursday, November 5 Registration closes at noon on 10/30	San Jose Marriott (NEW LOCATION) 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
ONTARIO	Friday, November 6 Registration closes at noon on 11/2	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA BARBARA	Monday, November 9 Registration closes at noon on 11/3	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Tuesday, November 10 Registration closes at noon on 11/4	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, November 13 Registration closes at noon on 11/9	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
LOS ANGELES	Monday, November 16 Registration closes at noon on 11/10	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SACRAMENTO	Wednesday, November 18 Registration closes at noon on 11/12	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
MONROVIA	Friday, November 20 Registration closes at noon on 11/16	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN DIEGO	Tuesday, November 24 Registration closes at noon on 11/18	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.

REGISTRATION: 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 or to obtain a username and password.

REGISTRATION FEES FOR NON-MEMBERS: Non-member registration fee is \$750 for the first person attending from an institution and \$450 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. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

MATERIALS: For this Seminar, Standard Procedures Manual #1, "Consumer Lending Compliance" will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #1 during October for \$55.00 per copy plus shipping charges and applicable sales tax.

FOOD: A continental breakfast will be provided. You will be on your own for lunch.

ATTIRE: Business casual. Because the temperature in ballrooms can fluctuate, please dress accordingly.

DISABILITIES: If you require special accommodation in order to fully participate in the Seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

ACCREDITATION

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: Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit (www.icbmembers.org and click on "Submit Continuing Education Credits). This activity **may** be eligible for **6** continuing education credits.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.