

ECOA/Regulation B & FCRA

September 2017



(FCRA).

Aldrich & Bonnefin is pleased to invite you to a Seminar on the Equal Credit Opportunity Act (ECOA) and Regulation B and the Fair Credit Reporting Act

Regulation B compliance remains a top priority for lenders and examiners alike. Regulation B applies to all areas of lending, including business, consumer and mortgage lending, and imposes strict compliance requirements on every aspect of a credit transaction, including applications, underwriting, price setting and signatures on loan documents.

During the first three sessions of this program, we will focus on Regulation B, including how to evaluate income and assets under California's community property laws, signature rules, and adverse action notices (including the requirement to include credit scores in these notices). We will also discuss developments in the area of fair lending (including disparate impact and maternity leave issues).

During the final session of the program we will cover current FCRA topics. This will include the permissible purposes to obtain consumer reports, handling consumers' disputes about information in their consumer reports, and the responsibilities of users of consumer reports.



SEMINAR HIGHLIGHTS

ECOA & Regulation B

- Adverse action notices
- Signature rules
- Current fair lending issues
- CFPB's proposal to align Reg B's GMI requirements with Reg C's 2018 GMI rules

FAIR CREDIT REPORTING ACT

- Rules governing access to consumer reports
- Duties of financial institutions when using consumer reports
- How consumers may dispute information in their consumer reports

WHO SHOULD ATTEND?

Please invite your compliance officers and staff, compliance auditors, consumer loan officers, commercial loan officers, credit administrators, chief credit officers, note department staff, in-house counsel

SPEAKERS:

Janet M. Bonnefin is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer 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 Shea is an associate with Aldrich & Bonnefin. Stephanie 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, she specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations and advertising disclosure rules.

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&
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Our *ECOA/Regulation B & FCRA Seminar* will be held at the following locations.

Note: Hotel locations can vary from month to month.

LOCATIONS	DATE AND TIME	HOTEL INFO	PARKING INFO
SAN DIEGO	Wednesday, Sept. 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 8/31	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
GARDEN GROVE	Friday, Sept. 8, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 9/1	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN FRANCISCO	Monday, Sept. 11, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues., 9/5	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Tuesday, Sept. 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 9/6	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
MONROVIA	Wednesday, Sept. 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 9/7	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
ONTARIO	Friday, Sept. 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 9/11	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA BARBARA	Tuesday, Sept. 19, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 9/13	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, Sept. 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 9/14	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SACRAMENTO	Friday, Sept. 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday, 9/18	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.
LOS ANGELES	Tuesday, Sept. 26, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 9/20	Renaissance Los Angeles Airport (NEW) 9620 Airport Boulevard., (310) 337-2800	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 <https://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.

NON-MEMBERS: The 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 #6, "ECOA/Regulation B & FCRA" 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 #6 during September for \$45.00 per copy plus shipping charges and applicable sales tax.

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 (<https://aba.csod.com/client/aba/default.aspx> and login)." 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.