

Aldrich & Bonnefin, PLC, Counsel for Bankers' Compliance Group® Presents

## Commercial Lending During and After the Pandemic (Updated Announcement)

September 2020

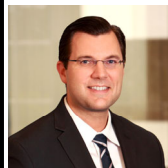
**W**ith the current COVID-19 pandemic and some uncertainty regarding the future of the economy, commercial lenders need to be prepared for the changing landscape when it comes to commercial lending. With this in mind, Aldrich & Bonnefin, PLC is pleased to invite you to attend our Commercial Lending During and After the Pandemic Seminar.

This Seminar will focus on a number of important issues which commercial lenders must address both during and after the pandemic, including loan authorization issues, loan modifications and loan workouts. We will also discuss ways to reduce a lender's liability in connection with commercial loans, and managing risks in an electronic environment. The Seminar will also cover various "hot topics" such as remote notarizations and the SBA Paycheck Protection Program.



**SPEAKER: Mark E. Aldrich, Esq.**, a principal of Aldrich & Bonnefin, PLC, specializes in financial institution regulatory issues, commercial lending and corporate and securities matters. Mr. Aldrich actively advises California financial institutions, including both commercial banks and credit unions, their boards of directors and audit committees. Mr. Aldrich manages

the firm's Corporate Practice Group which includes commercial lending and corporate securities. Mr. Aldrich also handles bank formations, securities offerings, mergers and acquisitions of financial institutions, as well as bank regulatory and enforcement matters.



**SPEAKER: Joel N. Cook, Esq.**, a principal of Aldrich & Bonnefin, joined the firm in August 2011. As a member of the firm's Corporate Practice Group, Mr. Cook's practice focuses on corporate law, commercial lending matters (including commercial and real estate loans, loan participations and loan workouts) as well as regulatory compliance. Mr. Cook obtained his law degree from Loyola Law School of Los Angeles. Prior to becoming an attorney, Mr. Cook worked as a banker for nine years in various roles with a large national bank and had extensive dealings with the Office of the Comptroller of the Currency.

### SEMINAR HIGHLIGHTS

#### Select Loan Documentation Issues

Authorized signers and authorizations to borrow

Variable-rate loans and transitioning away from LIBOR

Reducing lender liability

#### Managing Risks in an Electronic Environment

Enforceability of electronic signatures and documents

Authentication and security procedures Relying on electronic documents

#### Loan Workouts

Documentation challenges and solutions

Loan workout structuring and alternatives COVID-19 related challenges

#### Hot Topics

Loan modifications and related issues

Remote notarizations

SBA Paycheck Protection Program

### WHO SHOULD ATTEND?

Please invite your chief credit officers, commercial loan officers, note department staff, private bankers, credit administrators and auditors.

We have scheduled only Recording Playbacks with Live Q&A for this Seminar. No in-person Seminar locations will be held.

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&  
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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 #1	Wednesday, September 9, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 9/3	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	Friday, September 11, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Tues., 9/8	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	Tuesday, September 15, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 9/10	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 #4	Thursday, September 17, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 9/14	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 #03, "Commercial Lending," 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 #03 during September 2020 for \$75.00 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. Commercial Lending During and After the Pandemic 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](http://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.