

Community Reinvestment Act

November 2012

Aldrich Bonnefin & Moore, PLC is pleased to invite you, your institution's CRA Officer, lending personnel and members of senior management to attend our November seminar on the Community Reinvestment Act (CRA). The CRA regulations have remained unchanged during the past few years. However, the release of the 2010 census data presents bankers with both new challenges as well as new opportunities for meeting the needs of their communities. And the changes in demographic data as a result of the 2010 census data will require institutions to revise their CRA programs in several respects.

Our seminar will address many of the areas impacted by the new census data, including redefining your assessment area, updating your performance context and analyzing lending activity. Also, we'll discuss the CRA data collection and reporting requirements (since no CRA seminar would be complete without it). We'll also review the CRA tests for each type of institution – small, intermediate small and large banks.

Finally, we'll review various requirements under the Home Mortgage Disclosure Act (HMDA). The 2010 census data will also impact the analysis of your HMDA data, including with regard to fair lending performance. This discussion will include a look at revisions made by the Dodd-Frank Reform Act that will impose additional data collection under HMDA, as well as revisions made to the Equal Credit Opportunity Act requiring new data collection on small business, minority and women-owned business applicants.



HIGHLIGHTS

- ◆ **Assessment area delineation issues**
- ◆ **Preparing for your CRA exam**
- ◆ **Reviewing your CRA program in light of the 2010 census**
 - **Change to census tracts**
 - **Median family income changes**
- ◆ **Data integrity issues for all institutions**
 - **Call report definitions**
 - **Gross annual revenues**
 - **Refinancings and renewals**
- ◆ **HMDA Update**
- ◆ **Increased emphasis on UDAAP and how it may affect your CRA rating**

Who should attend

- **CRA Officers**
- **Compliance Officers**
- **Chief Credit Officers**
- **Lending Personnel**

Janet M. Bonnefin, Esq.

Janet is a principal of Aldrich Bonnefin & Moore, specializing in mortgage and consumer lending, fair lending, compliance management and the Community Reinvestment Act, as well as advising clients regarding regulatory examinations in these areas. Janet manages the Bankers' Compliance Group for the firm and has presented many programs for BCG and the California Bankers Association. In addition Janet is an instructor for the ABA National Compliance School.

Claudia Noel, CRCM

Claudia has been a Paralegal with Aldrich Bonnefin & Moore, PLC. since 1999. Claudia has assisted a variety of financial institutions in the area of consumer lending compliance, including requirements under the Truth in Lending Act, RESPA, the Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA). She also provides CRA and HMDA training and auditing assistance. Claudia has over 25 years of banking and compliance experience.



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

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
MONROVIA	Friday, November 2 Registration closes at noon on 10/29	Courtyard Marriott 700 W. Huntington Drive	Free self-parking is available.
SAN DIEGO	Monday, November 5 Registration closes at noon on 10/30	Marriott Mission Valley 8757 Rio San Diego Dr.	We validate for self-parking only.
SANTA BARBARA	Wednesday, November 7 Registration closes at noon on 11/01	Four Seasons Resort, The Biltmore 1260 Channel Dr.	Free self-parking is available.
WOODLAND HILLS	Thursday, November 8 Registration closes at noon on 11/02	Warner Center Marriott 21850 Oxnard St.	We validate for self-parking only.
ONTARIO	Tuesday, November 13 Registration closes at noon on 11/07	Radisson Hotel Ontario Airport 2200 East Holt Blvd.	Free self-parking is available.
SACRAMENTO	Thursday, November 15 Registration closes at noon on 11/09	Sheraton Grand Sacramento Hotel 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking is not validated.
GARDEN GROVE	Friday, November 16 Registration closes at noon on 11/12	Anaheim Marriott Suites 12015 Harbor Blvd.	Free self-parking is available.
SAN FRANCISCO	Monday, November 19 Registration closes at noon on 11/13	Palace Hotel 2 New Montgomery St.	We validate for hotel valet-parking only.
SAN JOSE	Tuesday, November 20 Registration closes at noon on 11/14	Hilton 300 Almaden Blvd.	We validate for self-parking only.
LOS ANGELES	Tuesday, November 27 Registration closes at noon on 11/21	LAX Airport Marriott 5855 West Century Blvd.	We validate for self-parking only.

REGISTRATION: To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.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. We must receive your registration fees prior to the seminar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received 5 business days prior to the event.

MATERIALS: For this seminar, Standard Procedures Manual #15, "*Community Reinvestment Act*," will be updated. Only those attendees designated by their institution will receive a manual. All attendees will receive a Discussion Outline. Members Only may purchase additional copies of SPM #15 for \$45.00/copy during November.

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

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 & Moore, 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 **5.75** hours of continuing education credit by the ICB.

CPE: Aldrich Bonnefin & Moore, PLC follows Continuing Education 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.

For additional information, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.