

On-Demand

2024

Webinar

# Servicemember Protections Refresher

Originally presented on  
Tuesday, February 20, 2024  
(2.0 hours)

*Presented by*

**Tricia E. Engelhardt, Esq.**  
Associate of Aldrich & Bonnefin, PLC\*



## WHO SHOULD ATTEND?

Please invite your compliance managers and staff, loan officers, chief credit officers, loan processors, relationship managers, compliance auditors, and in-house counsel.

Presented by Counsel for Bankers' Compliance Group®  
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Servicemembers who wish to borrow money are protected by two very different bodies of federal law: the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA). Together, SCRA and MLA provide a complex array of protections to servicemembers. The consequences of noncompliance can include fines, lawsuits, and reputational damage. In this Webinar, we will walk through the coverage, exemptions, required disclosures and substantive requirements of SCRA and MLA, as well as the various California law protections. This Webinar will also discuss recent California legal developments which impact the provision of financial services to servicemembers.

### Highlighted areas will include:

- When are servicemembers covered by the SCRA or the MLA?
- What types of loans are covered by the SCRA or the MLA?
- When are loans subject to the maximum six percent interest rate under the SCRA?
- What is a "Military APR" and do you have to disclose it?
- When does the maximum 36 percent Military APR apply?
- What disclosures are required by the MLA regulations?
- What contract limitations apply under the MLA regulations?

ON-DEMAND STREAMING AVAILABLE

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

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## ON-DEMAND WEBINAR

This Webinar was originally presented on February 20, 2024. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

Member Status	On-Demand Pricing
BCG Member	\$335
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## ACCREDITATION

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**MCLE:** As an added benefit we are offering this On-Demand webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin 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 minimum continuing legal education.