

February

2015

Webinar

FAIR LENDING TUNE UP

Thursday, February 19, 2015
10:00 —11:30 a.m.

Presented by:
Robert K. Olsen, Esq.
Principal of Aldrich & Bonnefin



WHO SHOULD ATTEND?

- Compliance officers and managers
- Chief credit/lending officers
- Chief risk officers
- Lending staff and auditors

Presented by the Counsel For Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

Fair lending is a broad legal and compliance concept that protects equal access to credit in the United States. At its root, fair lending means that similarly situated applicants and borrowers should receive similar treatment. Equality of results is not required but equality of process is.

Banks and other lenders are experiencing increased pressure from regulators, not least of which is the Consumer Financial Protection Bureau, to enhance their fair lending processes. Fair lending does not happen by accident; rather, it is a mandated ongoing process. Every regulated lender must have a written fair lending program in place, addressing every aspect of the lending process, from marketing and underwriting to pricing and servicing. Fair lending is not limited to residential lending – it extends to commercial and consumer lending of all types. We recently have seen close scrutiny of minimum loan amounts and credit score disqualifiers.

This one and one-half hour webinar will provide an update on fair lending laws and processes for lenders of all types. A detailed written outline will be provided (not just sketchy Power-Point slides). Plenty of time will be allowed for questions and answers. Some familiarity with lending processes will be assumed.

Highlighted areas will include:

- ◆ Sources of law for fair lending
- ◆ Disparate impact versus disparate treatment: what are they and why you need to know
- ◆ Fair lending red flags
- ◆ Discretionary credit pricing
- ◆ How to minimize fair lending scrutiny of your institution
- ◆ Importance of fair lending self-assessments
- ◆ The role of technical compliance with Regulation B

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REGISTRATION

To register, please contact your institution's Main Contact or if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **one business day** prior to the Webinar date. On the day before the Webinar, registrants will receive an email on how to download the materials and make the connection for the presentation.

If you have not established an online event registration account, please contact Paige Tyler at 800-742-3600 or email her at PTyler@ABLAWyers.com to obtain a username and password.

PAYMENT

BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or enclose a check.

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ACCREDITATION

MCLE: As an added benefit we are offering this 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 **1.5 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. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted on the conference site and note the two verification codes that will be announced during the Webinar.