

JANUARY 19

2017

Webinar

FAIR LENDING TUNE UP

Thursday, January 19, 2017
10:00 – 11:30 a.m.

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



WHO SHOULD ATTEND?

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

Presented by 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.

Financial institutions 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, discretionary credit pricing and redlining.

This 90-minute 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 PowerPoint slides). Plenty of time will be allowed for questions and answers. Some familiarity with lending processes will be assumed.

Highlighted areas will include:

- ◆ Recent fair lending enforcement actions
- ◆ 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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When registering online, please select from the following options:

Live Webinar (Single Connection)	\$255.00 (BCG Members) \$355.00 (BCG Non-members)
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Live Webinar <u>AND</u> CD-ROM	A 20% discount will be applied to the CD-ROM when you order both the Live Webinar and the CD-ROM

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 **three business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation three business days before the Webinar.

If you have not established an online event registration account, please contact Paige Tyler at 800-742-3600 or email her at info@bankerscompliancegroup.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 send a check.

Non-members: We must receive payment no later than 10:00 a.m. on Monday, January 16. 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 for which you are registering.

CANCELLATION

BCG Members will be billed \$50 unless we receive a written cancellation notice by 10:00 a.m. on Monday, January 16.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Monday, January 16. Otherwise, the registration fee, less \$50, will be refunded.

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 website and note the two verification codes that will be announced during the Webinar.