

October 24

2024

Webinar

Fees on the Squeeze: Overview and Update

Thursday, October 24
10:00 a.m.—12:00 p.m. PT

*Presented by Tricia E. Engelhardt, Esq.
Associate, Aldrich & Bonnefin, PLC**



WHO SHOULD ATTEND?

Please invite your compliance managers and staff, risk management officers, chief operations officers, internal auditors, and in-house counsel

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

Aldrich & Bonnefin, PLC is pleased to invite you to a Webinar that will provide an overview of recent “junk fee” regulatory activities, and practice tips to avoid related UDAP/UDAAP pitfalls. According to a recent White House circular, “junk fees” are “unnecessary, unavoidable, or surprise charges that inflate prices while adding little to no value.” Over the past year, the CFPB and other regulators have used their UDAP/UDAAP authority to cite institutions for charging alleged “junk fees”. The CFPB has cited several examples of what it might consider “junk fees,” including fees for “late penalties, overdrafts, returns, using an out-of-network ATM, money transfers, inactivity, and more.”

Given UDAP/UDAAP’s inherent subjectivity, and the uncertainty surrounding the exact definition of a “junk fee,” the new world of “junk fee” regulation is ambiguous and concerning. During this Webinar, we will discuss how regulators are defining “junk fees” through enforcement actions and provide an overview of UDAP/UDAAP-related considerations in an effort to aid institutions in identifying potential “junk fee” red flags.

Highlights:

- Recent CFPB actions involving “junk fees,” including the Bureau’s recent “Junk Fees” special edition and Summer 2023 edition of its Supervisory Highlights publication.
- Recent FDIC and OCC overdraft-related guidance and regulatory actions.
- Recently proposed “junk fee” legislation.

ON-DEMAND STREAMING AVAILABLE



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*Janet Bonnefin has retired from the firm.

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PRICING

When registering online, please select from the following options:

Live Webinar (Live Webinar connection allows only 1 user)	\$315.00 (BCG Members) \$415.00 (BCG Non-members)
On-Demand Event (available 3 business days after Webinar is held)	\$335.00 (BCG Members) \$435.00 (BCG Non-members)

REGISTRATION

To register, please contact your institution's BCG Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on Monday, October 21. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen 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.

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BCG Members: We must receive your written cancellation notice by 10:00 a.m. on Monday, October 21 with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

Non-members: We must receive your written cancellation notice by 10:00 a.m. on Monday, October 21, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

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ACCREDITATION

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