



bankers' compliance group®

# MARCH 2010 BCG TELEPHONE BRIEFING

ALDRICH BONNEFIN & MOORE, PLC

counsel to  
the Bankers' Compliance Group®

## LEGAL PRESENTATION

### A. REGULATION Z PHASE II FINAL RULE ADOPTED

In the area of open-end credit that is not home secured, the Federal Reserve Board has issued its "Phase II" Final Rule implementing the second phase of the amendments to the Truth in Lending Act brought about by the Credit Card Act of 2009. While many of the new requirements apply to credit cards, many of the same rules also apply to other types of revolving lines of credit that are not home secured, such as overdraft lines of credit and other-secured and unsecured personal lines of credit under \$25,000. Many of these rules are effective February 22, 2010 and the rest are effective July 1, 2010. We will discuss the Phase II Final Rule rules that are effective February 22, 2010, as well as some of the changes that are effective July 1 of this year. (Note that these same rules will be discussed in much greater detail at BCG's Open-end Truth-in-Lending Seminar in April.)

### BCG MONTHLY TELEPHONE BRIEFING

**Wednesday,  
March 10, 2010**

12:00 p.m. - 1:30 p.m.  
(with live Q & A)

## Special BCG Telephone Briefing!

18500 von karman avenue, suite 300, irvine, california 92612-1029  
phone: (800) 742-3600 • fax: (949) 474-0617

e-mail: [bcg@aldrichandbonnefin.com](mailto:bcg@aldrichandbonnefin.com) • website: [www.bankerscompliancegroup.com](http://www.bankerscompliancegroup.com)

## March Monthly Telephone Briefing

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Aldrich Bonnefin & Moore, PLC is hosting a monthly telephone briefing for Bankers' Compliance Group members. The meeting will be on **Wednesday, March 10, 2010**. This meeting will be presented live and will include at least one question and answer session. Members can ask questions by telephone, fax or e-mail. Each member that registers for the monthly telephone briefing will be given a Password, which will allow them to participate in the telephone briefing.

### ORGANIZE YOUR PARTICIPANTS

This announcement is sent to our main contacts in order to encourage the institution to organize multiple attendees to participate at one location or several locations concurrently. In this manner, several attendees can be accommodated in one conference room with a speakerphone.

### DOWNLOAD HANDOUTS

For convenience, members can go to our website, [www.bankerscompliancegroup.com](http://www.bankerscompliancegroup.com), and easily download this month's handouts. An instruction sheet for the meeting will be emailed upon registration for this option.

### NOT ABLE TO LISTEN TO THE PROGRAM? LOG ON TO OUR WEBSITE...

Should anyone miss the broadcast, they can tune into our streaming audio available on the BCG website [www.bankerscompliancegroup.com](http://www.bankerscompliancegroup.com). There will also be a package available which includes a CD of the meeting, the handouts and the Q&A sessions. The package is available upon request at no additional cost.

**REGISTER ONLINE:** [www.bankerscompliancegroup.com](http://www.bankerscompliancegroup.com)

### STOP FILLING OUT FORMS!

Ask Summer Myers about our yearly signup at (800) 742-3600.

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## REGISTRATION FORM

NAME OF ORGANIZATION \_\_\_\_\_

ADDRESS \_\_\_\_\_

RESPONDENT'S NAME AND TITLE \_\_\_\_\_

TELEPHONE NO. \_\_\_\_\_ FAX NO. \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

Fax to Aldrich Bonnefin & Moore, PLC (no cover sheet necessary) (949) 474-2906.  
Confirmation sent within two days.

### TELEPHONE CHAPTER MEETING PREFERENCES

TYPE OF BROADCAST	FORM OF HANDOUT MATERIALS	AUDIO FORMAT
<input type="checkbox"/> <b>Live Broadcast</b> <b>3/10/10</b> 12-1:30 p.m.	<input type="checkbox"/> <b>Download Handouts (Deadline: 2 hours prior to meeting)</b> <input type="checkbox"/> <b>Handouts Mailed (Deadline: 2 days prior to meeting)</b>	<input type="checkbox"/> <b>Compact Disc (CD)</b>