

Aldrich & Bonnefin, PLC*, Counsel for Bankers' Compliance Group® Presents

Consumer Lending Compliance

June 2025

BCG's Consumer Lending Compliance Seminar focuses on the many federal and state compliance laws and regulations that govern the steps in the life of a consumer loan including: receiving and processing an application; loan closing; servicing; and making subsequent changes.

Please note that this Seminar will not cover basic consumer lending documentation, but rather will be a survey of federal and state compliance laws and regulations affecting consumer (non-real-estate-secured) lending.



We have scheduled only
Recording Playbacks with
Live Q&As for this Seminar.
No in-person Seminar locations will be held.



Andrew J. Litchy, CRCM, joined Aldrich & Bonnefin, PLC in July 2023. Mr. Litchy is part of the firm's Consumer Finance Practice Group, specializing in regulatory compliance matters involving mortgage and commercial loans, the Community Reinvestment Act, compliance risk management, and compliance management systems. Mr. Litchy has extensive experience as a banker in compliance and operations positions of community and regional banks in Missouri and California, including holding senior level officer and management roles.



Harry S. Khalsa, Esq., is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law Cum Laude. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel in the commercial workout section of Wells Fargo Bank, N.A. Throughout his career he has also worked for several law firms serving clients in the banking and financial services industry. Mr. Khalsa is a member of the State Bars of California, Virginia, Florida, and the District of Columbia.

SEMINAR HIGHLIGHTS

- Overview of consumer statutory and regulatory coverage (TILA, ECOA, UDAP/UDAAP, California Unruh Act, etc.)
- Equal Credit Opportunity Act/Reg B
 - Signature rules
 - Adverse action
 - Information request limitations
- Military Lending Act & DOD regulations
- Relevant California Law (such as translated disclosures & cosigner notice requirements)
- Fair Credit Reporting Act
 - Lawfully pulling credit reports
 - Other FCRA challenges

WHO SHOULD ATTEND?

Please invite your consumer and commercial lending staff, compliance managers and auditors, note department staff, and in-house counsel.

ALDRICH
&
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* Janet Bonnefin has retired from the firm

SEMINAR RECORDING PLAYBACKS - BCG MEMBERS ONLY
(Continuing education credit will be provided only to the registrant)

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Tuesday, June 17, 2025, 8:30 a.m. - 3:00 p.m.	Thursday, June 12, 2025, 12:00 p.m.
RECORDING PLAYBACK #2	Wednesday, June 18, 2025, 8:30 a.m. - 3:00 p.m.	Friday, June 13, 2025, 12:00 p.m.
RECORDING PLAYBACK #3	Wednesday, June 25, 2025, 8:30 a.m. - 3:00 p.m.	Friday, June 20, 2025, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, June 26, 2025, 8:30 a.m. - 3:00 p.m.	Monday, June 23, 2025, 12:00 p.m.

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis.

MATERIALS

For this Seminar, we are updating sections of BCG Standard Procedures Manual #1, "Consumer Lending Compliance." BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of June 2025. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Recording Playback.

ACCREDITATION

(Continuing education credit will be provided only to the registrant)

MCLE: Aldrich & Bonnefin, PLC 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 MCLE. This activity has been approved in the amount of 4.75 hours.

CRCM: "Consumer Lending Compliance" has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for 5.5 hours of CPE Continuing Education credit.