

On-Demand

2024

Webinar

**Legal Lending Limits:
Know All the Rules
and Avoid
Violations!**

**Originally presented on
Thursday, July 25
(1.5 hours)**

*Presented by
Mark E. Aldrich, Esq.
Principal of Aldrich & Bonnefin, PLC**



WHO SHOULD ATTEND?

Loan officers, Chief credit officers, Legal counsel, Compliance officers and staff, Credit administrators, Internal auditors

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

As borrowers have increasingly complex business structures and relationships with related parties, it is a good time to review the laws and regulations relating to legal lending limits. This is the regulators' way of discouraging concentrations of loans that have interrelated risks. In this program, we will review the lending limit rules that apply to California state-chartered banks, national banks, credit unions, and savings associations. Certain loans between related parties must be combined and aggregated for lending limit purposes!

The concept of limiting the aggregate amount a regulated depository institution may lend to one borrower or a group of borrowers has been embraced by lawmakers and regulators as a means of managing an institution's loan concentrations of risk to one borrower or a group of related borrowers. As a general matter, regulators aggressively enforce the lending limit rules. Violations of these rules can subject a regulated institution, as well as its directors and senior officers, to severe penalties and other sanctions.

Topics to be covered include:

- Loans to One Borrower Rules for:
 - ◊ California state-chartered banks
 - ◊ National banks
 - ◊ Federal and state credit unions
 - ◊ Federal and state savings associations
- Secured and unsecured lending limits
- Combination and aggregation rules
- Treatment of guaranties, derivatives and ACH entries
- Calculation of capital for lending limit purposes
- Fines, penalties and other liabilities for lending limit violations

ON-DEMAND STREAMING AVAILABLE

ALDRICH
&
BONNEFIN

Professional Law Corporation*

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancesgroup.com



* Janet Bonnefin is retired from the practice of law with the firm.

Legal Lending Limits: Know All the Rules and Avoid Violations! — On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on July 25, 2024. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 1.5 hours in length.

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