

BCG Monthly Telephone Briefing

October 2016

Lending Limit Regulations Revisited

The concept of lending limits was embraced by lawmakers and regulators as a means of managing loan concentrations to one particular borrower or a group of borrowers to prevent institutions from placing all of their “eggs in one basket.” All financial institutions must consider the impact of every loan upon their compliance with legal lending limits, and the rules are complex. As a general matter, regulators aggressively enforce lending limit violations and, thus, appropriate personnel, ranging from lending officers to members of an institution’s board of directors, should be well-versed in the rules. Violations of these rules can subject a regulated institution, as well as its directors and executive officers, to severe penalties and other sanctions. At the October Monthly Telephone Briefing, we will look at the lending limit issues that must be considered when making a loan. Please join us for a discussion of the lending limit regulations and recent developments in this area.



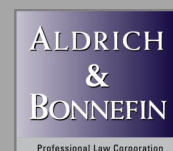
BCG Monthly Telephone Briefing

Friday, October 21, 2016

12:00 –1:30 p.m.

(with live Q&A)

Presented by
Aldrich & Bonnefin, PLC
Counsel to Bankers' Compliance Group®



bankers' compliance group®

phone: 800.742.3600

email: info@bankerscompliancegroup.com

Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group[®] Members on **Friday, October 21, 2016**. This meeting will be presented live and will include a question and answer session. Members can ask questions by telephone or email. Each member that registers for the Monthly Telephone Briefing will be given a password and instructions to call in to the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged 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. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **one business day** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and single-use PIN.

CD-Rom: Members can also register to receive a CD-Rom package. This package, which includes any Handouts, is mailed to registrants approximately 2-3 weeks after the Briefing.

DOWNLOAD THE HANDOUTS

The Handouts are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handouts are posted. To download a Handout, go to www.bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "Download Handout Here" link at the end of each Briefing description.

CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ANNUALLY

Make the BCG Monthly Telephone Briefing a standing event at your office by registering once for the entire year. To sign up annually, **click here** and email the completed form to info@bankerscompliancegroup.com. Or your BCG Registration Contact can sign you up in the Online Event Registration System.

MISSED THE BRIEFING?

Should you or others at your institution miss the briefing, you can tune into our streaming audio available on the BCG website one week after the Briefing, at www.bankerscompliancegroup.com/listen-while-you-work.php.