



ECOA/Regulation B & FCRA *February 2016*

Aldrich & Bonnefin is pleased to invite you to a seminar on the Equal Credit Opportunity Act (ECOA), Regulation B and the Fair Credit Reporting Act (FCRA).

Regulation B compliance remains a top priority for lenders and examiners alike. Regulation B applies to all areas of lending, including business, consumer and mortgage lending, and imposes strict compliance requirements on every aspect of a credit transaction, including applications, underwriting, price setting and signatures on loan documents.

During the first three sessions of this program, we will focus on Regulation B, including how to evaluate income and assets under California's community property laws, signature rules, and adverse action notices (including the requirement to include credit scores in these notices). We will also discuss developments in the area of fair lending (including disparate impact and maternity leave issues).

During the final session of the program we will cover current FCRA topics. This will include the permissible purposes to obtain consumer reports, handling consumer disputes about information in their consumer reports, and the responsibilities of users of consumer reports.



HIGHLIGHTS

ECOA & REGULATION B

- Adverse action notices
- Signature rules
- Current fair lending issues
- Appraisal delivery rules and interaction with the CA law

FAIR CREDIT REPORTING ACT

- Rules governing access to consumer reports
- How consumers may dispute information in their consumer reports
- Duties of financial institutions when using consumer reports

Who should attend:

- Compliance officers and staff
- Compliance auditors
- Consumer loan officers
- Commercial loan officers
- Credit administrators
- Chief credit officers
- Note department staff
- In-house counsel

Janet M. Bonnefin is a principal of Aldrich & Bonnefin, PLC, specializing in mortgage and consumer lending, fair lending, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Janet manages Bankers' Compliance Group for the firm and currently serves on CBA's Regulatory Compliance Committee.

Stephanie Shea is an associate with Aldrich & Bonnefin, PLC. Ms. Shea obtained her Juris Doctorate from Chapman University School of Law in May 2011, Magna Cum Laude. While at Chapman, she served as Article Editor for Chapman Law Review. As an associate in the firm's Consumer & Mortgage Finance Practice Group, Stephanie specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations and advertising disclosures.



Our **ECOA/Regulation B & FCRA Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. **You will need to note the specific location you are attending as hotels can vary from month to month.**

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SAN DIEGO	Tuesday, February 2 Registration closes at noon on 1/27	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
SAN FRANCISCO	Thursday, February 4 Registration closes at noon on 1/29	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
ONTARIO	Thursday, February 11 Registration closes at noon on 2/4	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
GARDEN GROVE	Friday, February 12 Registration closes at noon on 2/8	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
LOS ANGELES	Tuesday, February 16 Registration closes at noon on 2/10	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
MONROVIA	Wednesday, February 17 Registration closes at noon on 2/11	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN JOSE	Friday, February 19 Registration closes at noon on 2/16	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SANTA BARBARA	Tuesday, February 23 Registration closes at noon on 2/17	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, February 24 Registration closes at noon on 2/18	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SACRAMENTO	Friday, February 26 Registration closes at noon on 2/22	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.

REGISTRATION: To register for this Seminar, please contact your institution's 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. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or info@bankerscompliancegroup.com for assistance or to obtain a username and password.

REGISTRATION FEES FOR NON-MEMBERS: Non-member registration fee is \$750 for the first person attending from an institution and \$450 for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

MATERIALS: For this Seminar, Standard Procedures Manual #6, "ECOA/Regulation B & FCRA" will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #6 during May for \$40.00 per copy plus shipping charges and applicable sales tax.

FOOD: A continental breakfast will be provided. You will be on your own for lunch.

ATTIRE: Business casual. Because the temperature in ballrooms can fluctuate, please dress accordingly.

DISABILITIES: If you require special accommodation in order to fully participate in the Seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

ACCREDITATION

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: Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit (www.icbmembers.org and click on "Submit Continuing Education Credits). This activity **may** be eligible for **6** continuing education credits.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.