

Community Reinvestment Act

May 2016

The Community Reinvestment Act (CRA) regulations have remained constant during the past few years. Nevertheless, the examination process continues to stress the importance of compliance with CRA and the role of compliance and CRA officers in directing and monitoring activities to ensure adherence to the CRA regulations. CRA examinations do not evaluate a bank's process for complying with CRA, but rather the results of its lending, investment and service activities in meeting the credit needs of its local communities, including low- and moderate-income neighborhoods. Consequently, banks need to develop a strategy for complying with CRA.

Our Community Reinvestment Act Seminar is designed to assist you in understanding the performance criteria that applies to your bank, what qualifies as "community development," and how your bank's performance context – such as the bank's capacity and constraints and the needs and opportunities within its assessment area – can impact its CRA performance.

This seminar also will include an overview of the amendments made to Regulation C (HMDA) and the impact those changes may have on a bank's CRA performance.



TOPICS

- Developments in community development
- Understanding performance context
- Preparing for your CRA exam
- Data integrity issues for all institutions
 - Call report definitions
 - Gross annual revenues
 - Refinancings and renewals
- HMDA update

WHO SHOULD ATTEND

- CRA Officers
- Compliance Officers
- Chief Credit Officers
- Lending Personnel
- Chief Financial Officers

Janet M. Bonnefin is a principal of Aldrich & Bonnefin, 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.

Claudia Noel, CRCM, has been a Paralegal with Aldrich & Bonnefin since 1999. She obtained certification as a Certified Regulatory Compliance Manager in 2002. Ms. Noel has assisted a variety of financial institutions in the area of consumer lending compliance, including requirements under the Truth in Lending Act, RESPA, the Home Mortgage Disclosure Act and the Community Reinvestment Act. She also provides CRA and HMDA training and auditing support to the firm's clients. Ms. Noel has over 25 years of banking and compliance experience.



Our **Community Reinvestment Act 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:
ONTARIO	Tuesday, May 3 Registration closes at noon on 4/27	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SAN DIEGO	Wednesday, May 4 Registration closes at noon on 4/28	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
GARDEN GROVE	Friday, May 6 Registration closes at noon on 5/2	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SANTA BARBARA	Monday, May 9 Registration closes at noon on 5/3	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Tuesday, May 10 Registration closes at noon on 5/4	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SAN JOSE	Thursday, May 12 Registration closes at noon on 5/6	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
LOS ANGELES	Friday, May 13 Registration closes at noon on 5/9	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
MONROVIA	Tuesday, May 17 Registration closes at noon on 5/11	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SACRAMENTO	Thursday, May 19 Registration closes at noon on 5/13	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.
SAN FRANCISCO	Tuesday, May 24 Registration closes at noon on 5/18	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.

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 #15, "Community Reinvestment Act" 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 #15 during May for \$35.00 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.