



ECOA/Regulation B & FCRA Seminar

Aldrich Bonnefin & Moore, PLC is pleased to invite you to a seminar on the Equal Credit Opportunity Act and 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's requirements, including issues associated with loan applications, evaluating income and assets under California's community property laws, signature rules, and adverse action notices (including the new requirement to include credit scores in these notices). We will also discuss developments in the area of fair lending.

During the final session of the program we will cover current FCRA topics. This will include the circumstances under which financial institutions may legitimately obtain consumer reports, how consumers dispute incomplete or inaccurate information in their consumer reports, and several responsibilities that financial institutions have as users of consumer reports.

HIGHLIGHTS

ECOA & REGULATION B

- Loan applications
- Impact of property ownership rules (including community property) on underwriting
- Signature rules
- Adverse action notices
- Current fair lending issues
 - Recent cases
 - Trends in fair lending exams
 - Data collection issues

FAIR CREDIT REPORTING ACT

- Rules governing access to credit reports
- How consumers may dispute information in 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, Esq.

Janet is a principal of Aldrich Bonnefin & Moore, specializing in mortgage and consumer lending, fair lending, compliance management and the Community Reinvestment Act, as well as advising clients regarding regulatory examinations in these areas. Janet manages the Bankers' Compliance Group for the firm and has presented many programs for BCG and the California Bankers Association. In addition Janet is an instructor for the ABA's National Compliance School.

Jill C. Kovar, Esq.

Ms. Kovar joined the law firm in May 2002 as an Associate Attorney in the Consumer Practice Group, with a background in bank operations, regulatory compliance and consumer lending. Prior to joining Aldrich Bonnefin & Moore, Ms. Kovar was employed as both a Law Clerk and a Compliance Consultant with the California Credit Union League from 1998 to 2002.



Our *ECOA/Regulation B & FCRA Seminar* will be held in the following locations from 8:30 a.m. - 3:00 p.m.
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 JOSE	Thursday, January 5	Hilton & Towers, 300 Almaden Blvd.	Parking: We validate for self-parking only.
SAN FRANCISCO	Friday, January 6	Palace Hotel, 2 New Montgomery St.	Parking: We validate for hotel valet-parking only .
SAN DIEGO	Tuesday, January 10	Mission Valley Marriott, 8757 Rio San Diego Drive	Parking: We validate for self-parking only.
SACRAMENTO	Thursday, January 12	Sheraton Grand Hotel, 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
ONTARIO	Friday, January 13	Ontario Embassy Suites, 3663 E. Guasti Rd.	Parking: Free self-parking is available.
MONROVIA	Wednesday, January 18	Courtyard by Marriott, 700 W. Huntington Drive	Parking: Free self-parking is available.
LOS ANGELES	Thursday, January 19	Airport Marriott Hotel, 5855 West Century Blvd.	Parking: We validate for self-parking only.
GARDEN GROVE	Friday, January 20	Anaheim Marriott Suites, 12015 Harbor Blvd.	Parking: Free self-parking is available.
SANTA BARBARA	Tuesday, January 24	Biltmore, 1260 Channel Dr.	Parking: Free self-parking is available.
WOODLAND HILLS	Wednesday, January 25	Warner Center Marriott, 21850 Oxnard St.	Parking: We validate for self-parking only.

REGISTRATION: To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. The registration deadline is 5 business days prior to the date of the seminar you wish to attend. Otherwise we are unable to assure you of a seat and materials. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.com 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. We must receive your registration fees prior to the seminar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration. Non-member registration fees will be refunded only if cancellation notice is received on or before Thursday, December 29, 2011.

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 attendees will receive an Agenda and Discussion Outline.

PURCHASE MANUAL COST: SPM #6 is \$35.00 for duration of seminar. This Price is for Members Only. BCG Members will be billed for extra manuals on their BCG bill.

PARKING: Note the parking validation rules for each location in the list above.

DRESS: We recommend layers, as the meeting rooms tend to vary in temperature.

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

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 & Moore, 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 **5.75** hours of continuing education credit by the ICB.

CPE: Aldrich Bonnefin & Moore, PLC follows Continuing Education 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.