



Truth in Lending and Regulation Z (Closed-end Credit)

With Compliance with the Truth in Lending Act and Regulation Z remains a top priority for financial institutions and compliance examiners. The many changes to Regulation Z have increased the regulation's complexity, which has meant that lenders face increased risk exposure for a failure to comply with the regulation. In addition, the penalties under TILA have been increased, thus the consequences of noncompliance are greater than ever.

In this seminar we will focus on closed-end credit issues, including a review of the basic Reg Z disclosure statement and also the interest rate and payment summary table for mortgage loans. We will also discuss what is considered a finance charge and provide examples of finance charges and other charges. In addition, we'll talk about the disclosure rules regarding private education loans. And we will provide a broad overview of the anticipated changes to Regulation Z this year as a result of the Dodd-Frank Reform Act amendments to TILA. The program will also include a look at the right of rescission rules and the penalties for noncompliance with Reg Z.



Who should attend:

- Compliance managers and staff
- Note department staff
- Consumer loan officers
- Bank counsel
- Compliance auditors

HIGHLIGHTS

- Reg Z coverage and exemptions
- Contents of TIL disclosure statement
- Examples of finance charges and other charges
- Right of rescission
- Private education loans
- Upcoming changes to Regulation Z required by the Reform Act
- Penalties for violations

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 *Truth in Lending and Regulation Z* (Closed-end) 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:
SACRAMENTO	Tuesday, April 3	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.
MONROVIA	Wednesday, April 4	Courtyard Marriott, 700 W. Huntington Drive	Free self-parking is available.
GARDEN GROVE	Friday, April 6	Anaheim Marriott Suites, 12015 Harbor Blvd.	Free self-parking is available.
LOS ANGELES	Monday, April 9	Airport Marriott, 5855 West Century Blvd.	We validate for self-parking only.
ONTARIO	Wednesday, April 11	Ontario Radisson Hotel, 2200 East Holt Blvd.	Free self-parking is available.
SAN FRANCISCO	Friday, April 13	Palace Hotel, 2 New Montgomery St.	We validate for hotel valet-parking only.
SAN DIEGO	Tuesday, April 17	Marriott Mission Valley, 8757 Rio San Diego Dr.	We validate for self-parking only.
SAN JOSE	Friday, April 20	Hilton, 300 Almaden Blvd.	We validate for self-parking only.
SANTA BARBARA	Monday, April 23	The Biltmore, 1260 Channel Dr.	Free self-parking is available.
WOODLAND HILLS	Tuesday, April 24	Warner Center Marriott, 21850 Oxnard St.	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 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. 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 (less \$50) will be refunded only if cancellation notice is received on or before Wednesday, March 28, 2012.

MATERIALS: For this seminar, Standard Procedures Manual #18, "*Truth in Lending Act & Reg Z*," 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 #18 is \$75.00 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.

For additional information regarding the seminar, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.