

February 20

2024

Webinar

# Servicemember Protections Refresher

Tuesday, February 20, 2024  
10:00 a.m. – 12:00 p.m. PT

*Presented by*

**Tricia E. Engelhardt, Esq.**

Associate of Aldrich & Bonnefin, PLC\*



## WHO SHOULD ATTEND?

Please invite your compliance managers and staff, loan officers, chief credit officers, loan processors, relationship managers, compliance auditors, and in-house counsel.

Presented by Counsel for Bankers' Compliance Group®  
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Servicemembers who wish to borrow money are protected by two very different bodies of federal law: the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA). Together, SCRA and MLA provide a complex array of protections to servicemembers. The consequences of noncompliance can include fines, lawsuits, and reputational damage. In this Webinar, we will walk through the coverage, exemptions, required disclosures and substantive requirements of SCRA and MLA, as well as the various California law protections. This Webinar will also discuss recent California legal developments which impact the provision of financial services to servicemembers.

### Highlighted areas will include:

- When are servicemembers covered by the SCRA or the MLA?
- What types of loans are covered by the SCRA or the MLA?
- When are loans subject to the maximum six percent interest rate under the SCRA?
- What is a "Military APR" and do you have to disclose it?
- When does the maximum 36 percent Military APR apply?
- What disclosures are required by the MLA regulations?
- What contract limitations apply under the MLA regulations?

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Professional Law Corporation

**BANKERS' COMPLIANCE GROUP®**

phone: 800.742.3600

fax: 949.474.0617

Email: [info@bankerscompliancesgroup.com](mailto:info@bankerscompliancesgroup.com)



\* Janet Bonnefin is retired from the practice of law with the firm.

## February 20, 2024—Servicemember Protections Refresher

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection will allow only 1 user</b> )	\$315.00 (BCG Members)
	\$415.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$335.00 (BCG Members)
	\$435.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes at noon on Wednesday, February 14. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) to obtain a username and password.

### PAYMENT

**BCG Members:** This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

**Non-members:** We must receive payment for the Live Webinar no later than 10:00 a.m. on Wednesday, February 14. Non-members may pay by credit card or check for the Live Webinar or the On-Demand Event. 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 for which you are registering.

### CANCELLATION POLICY

**BCG Members:** We must receive your written cancellation notice by 10:00 a.m. on Wednesday, February 14 with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

**Non-members:** We must receive your written cancellation notice by 10:00 a.m. on Wednesday, February 14, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

**On-Demand Event:** Once your payment for the On-Demand Event is complete, your registration fee is nonrefundable .

### ACCREDITATION

**(Continuing Education credit will be provided only to the registrant)**

**MCLE:** As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin 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 minimum continuing legal education.