

JULY

2013

Webinar

Regulatory Compliance for Commercial Lenders

Tuesday, July 30, 2013
10:00 a.m.—12:00 p.m.



WHO SHOULD ATTEND?

- Loan officers
- Credit administrators
- Compliance managers
- Loan documentation personnel

Presented by the Counsel For Bankers' Compliance Group®
ALDRICH BONNEFIN & MOORE, PLC

Commercial lending continues to be subjected to ever greater regulation, so commercial lenders need a working knowledge of the applicable regulations. And contrary to popular belief among some loan officers, commercial loans are subject to many of the so-called "consumer" regulations.

This Webinar will offer a practical approach to knowing when particular regulations apply to commercial loans and what the basic rules are. Loan officers, credit administrators, compliance managers and loan documentation personnel will benefit from this learning experience. At least two Q&A sessions will be provided.

Topics to be covered:

- ◆ Regulation B/Equal Credit Opportunity Act
 - General anti-discrimination rules
 - Notice of adverse action
 - Community property rules
- ◆ Flood insurance regulations
- ◆ Regulation Z and the business loan exemption
- ◆ HMDA: Your business loan may be HMDA-covered
- ◆ FCRA: Use of credit reports in business lending
- ◆ UDAAP: Unfair, deceptive or abusive acts or practices
- ◆ CRA: How you can assist your institution in its CRA efforts?

SPEAKER

Janet M. Bonnefin, Esq.
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July 30, 2013 Webinar—Regulatory Compliance for Commercial Lenders

PRICING

BCG Members: \$295.00 per connection. The Webinar is being offered on an optional basis to BCG members. BCG Members will be billed; do not enclose a check.

Non-Members: \$395.00 per connection. To register, visit <http://register.bankerscompliancegroup.com/subadmin>. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at PTyler@ABMLawFirm.com or 800-742-3600 to obtain a username and password. Payment must be received prior to the webinar 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.

REGISTRATION

To register for a BCG Webinar, log onto <http://ors.bankerscompliancegroup.com/subadmin/> at least **one business day** prior to the webinar date.

If you have not established an online registration account with us, please contact Paige Tyler at 949- 553-0909 or toll free (BCG Members only) at 800-742-3600.

CANCELLATION

BCG Members will **not** be billed only if registrant's cancellation notice is received **at least three** business days prior to the webinar date.

Non-members will be **fully** refunded if registrant's cancellation notice is received **at least three** business days prior to the webinar date. Otherwise, the registration fee less \$50 will be refunded.

ACCREDITATION

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 & Moore 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. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted at the conference site. In addition, attorneys must note the two verification codes that will be announced and email those to PTyler@ABMLawFirm.com.

WEBINAR LISTENING PREFERENCES

When registering online, please select from the following options:

Live Webinar	\$295.00 (Member) \$395.00 (Non-member)
Audio Package (CD)	\$295.00 (Member) \$395.00 (Non-member)
Live Webinar <u>AND</u> Audio Package (CD)	A 20% discount will be applied to the audio package when ordering both the live webinar and audio package

PARTICIPANT INSTRUCTIONS

Web

- Go to <http://www.bankerscompliancegroup.com/> and select the icon "BCG Webinars Download Agenda/Outline"
- On the **Join a Meeting** side of the login page, enter Meeting Room **aldbon1**
- Enter your PIN provided by Aldrich Bonnefin & Moore in the Access Code field
- Click **Join Meeting**
- Make sure your PC speakers are turned on and at the correct volume

Phone (optional)

- Call **866-927-1521** 5 to 10 minutes prior to the conference start time
- Enter your PIN provided by Aldrich Bonnefin & Moore
- While on hold you will hear music until the conference is started or be connected directly to the conference if it has already started
- During the conference, you will be in listen-only mode until a question & answer period, when you will be told how to ask questions

TECHNOLOGY REQUIREMENTS

Minimum System Requirements Browser

JavaScript enabled browser such as Microsoft Internet Explorer 6 or later, Mozilla Firefox, Google Chrome and Safari

Internet

56k or faster Internet connection (high-speed is recommended)

Streaming

For audio/video streaming, Adobe Flash plug-in version 9 or higher is required