

July 25

2024

Webinar

## Legal Lending Limits: Know All the Rules and Avoid Violations!

Thursday, July 25  
10:00 a.m. —12:00 p.m. PT

*Presented by*  
Mark E. Aldrich, Esq.  
Principal of Aldrich & Bonnefin, PLC\*



### WHO SHOULD ATTEND?

Loan officers, Chief credit officers, Legal counsel, Compliance officers and staff, Credit administrators, Internal auditors

*Presented by Counsel for Bankers' Compliance Group®*  
**ALDRICH & BONNEFIN, PLC**

**A**s borrowers have increasingly complex business structures and relationships with related parties, it is a good time to review the laws and regulations relating to legal lending limits. This is the regulators' way of discouraging concentrations of loans that have interrelated risks. In this program, we will review the lending limit rules that apply to California state-chartered banks, national banks, credit unions, and savings associations. Certain loans between related parties must be combined and aggregated for lending limit purposes!

The concept of limiting the aggregate amount a regulated depository institution may lend to one borrower or a group of borrowers has been embraced by lawmakers and regulators as a means of managing an institution's loan concentrations of risk to one borrower or a group of related borrowers. As a general matter, regulators aggressively enforce the lending limit rules. Violations of these rules can subject a regulated institution, as well as its directors and senior officers, to severe penalties and other sanctions.

### Topics to be covered include:

- Loans to One Borrower Rules for:
  - ◊ California state-chartered banks
  - ◊ National banks
  - ◊ Federal and state credit unions
  - ◊ Federal and state savings associations
- Secured and unsecured lending limits
- Combination and aggregation rules
- Treatment of guaranties, derivatives and ACH entries

ON-DEMAND STREAMING AVAILABLE

ALDRICH  
&  
BONNEFIN

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.

## July 25, 2024 Webinar — Legal Lending Limits: Know All the Rules and Avoid Violations!

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection allows 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 BCG Main Contact or, if authorized, log in <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on Tuesday, July 23. 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 Tuesday, July 23. Non-members may pay by credit card or check for the Live Webinar and 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 Tuesday, July 23, 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 Tuesday, July 23, 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.