

September 7

2023

Webinar

TILA and

Regulation Z –

Reviewing Some

Basics

Thursday, September 7, 2023

10:00 a.m. —12:00 p.m. PT

*Presented by*

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Associates of Aldrich & Bonnefin, PLC

*Do you know about  
Truth in Lending Act?*

Yes  
 No



WHO SHOULD ATTEND?

Please invite your compliance managers and staff, consumer and mortgage loan officers, in-house counsel, and chief credit officers

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

**A**ldrich & Bonnefin, PLC is pleased to invite you to a Webinar on the Truth in Lending Act (TILA) and Regulation Z to review some basics.

Each year we see from the banking agencies' examination reports a variety of TILA and Regulation Z violations. In fact, the most troublesome areas of Regulation Z often come from rules that have not changed in decades. Those rules include Regulation Z's coverage and exemptions, and the rules concerning finance charges, and a consumer's right of rescission.

This Webinar takes a step-by-step approach, detailing Regulation Z's coverage, along with exempt transactions, then addressing what is considered a finance charge, and ending with a discussion on the right of rescission, covering the who, when, and how of rescission.

We'll include lots of examples of how these rules play out in the real world!

#### Topics to be covered include:

- Regulation Z Coverage and Exemptions
- Right of Rescission
  - ◇ Who has the right to rescind?
  - ◇ When does the three-business-day rescission period begin?
  - ◇ What belongs in the Right to Cancel Notice?
- Determining What is a Finance Charge
  - ◇ Why are application fees and credit report fees sometimes finance charges and sometimes not?
  - ◇ What are the other (non-finance) charges in connection with real property-secured loans?

ON-DEMAND STREAMING AVAILABLE

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**BANKERS' COMPLIANCE GROUP®**

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

## September 7, 2023 Webinar — TILA and Regulation Z – Reviewing Some Basics

### 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 Bankers' Compliance Group® Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on **Friday, September 1, at 10 a.m.** Registrants will receive an email on how to download the materials and connect to 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 Friday, September 1.** Non-members may pay by ACH, wire or check for the Live Webinar and the On-Demand Event. To pay by ACH or wire, email [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) for instructions. 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 Friday, September 1**, 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 Friday, September 1**, 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.