

WEBINAR

Month of April FAIR LENDING UPDATE

ALDRICH BONNEFIN & MOORE, PLC

COUNSEL FOR BANKERS' COMPLIANCE GROUP® Presents a Webinar

Fair lending is a broad legal and compliance concept that protects equal access to credit in the United States. At its root, fair lending means that similarly situated applicants and borrowers should receive similar treatment. Equality of results is not required but equality of process is.

Banks and other lenders are experiencing increased pressure from regulators, not least of which is the new Consumer Financial Protection Bureau, to enhance their fair lending processes. Fair lending does not happen by accident, it is a mandated ongoing process. Every regulated lender must have a written fair lending program in place, addressing every aspect of the lending process, from marketing to underwriting to servicing. Fair lending is not limited to residential lending, it extends to business, commercial and consumer lending of all types. The law firm has seen recent fair lending scrutiny focused on "indirect" automobile lending and business credit advertising, in particular.

This two-hour webinar will provide an update on fair lending law and process for lenders of all types. A detailed written outline will be provided (not just sketchy PowerPoint slides). Plenty of time will be allowed for questions and answers. Some familiarity with lending processes will be assumed.

Who should attend:

- Compliance officers and managers
- Chief credit/lending officers
- Chief risk officers
- Lending staff and auditors

Topic: **Fair Lending Update**

Date: Wednesday, April 25, 2012

Time: 10:00 a.m.—12:00 p.m.

Pricing and registration instructions on page 2

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Topics to be covered:

- Sources of law for fair lending
- Disparate impact versus disparate treatment: what are they and why you need to know
- Discriminatory advertising
- Discretionary pricing of credit
- Minimizing fair lending scrutiny of your institution procedures
- The role of the CFPB



Speaker: Robert K. Olsen, Esq.

Mr. Olsen is a principal of Aldrich Bonnefin & Moore, PLC. He associated with the firm in January 1996 and became a shareholder in 1999. Mr. Olsen is head of the firm's Consumer Practice Group. He specializes in consumer regulatory compliance, financial privacy, fair lending and other financial regulatory matters.



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://ors.bankerscompliancegroup.com/subadmin>. 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 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.

CANCELLATION

BCG Member: Will **not** be billed only if registrant's cancellation notice is received **at least four** business days prior to the webinar date.

Non-Members: Registration fees will be **fully** refunded if registrant's cancellation notice is received **at least four** business days prior to the webinar date. **\$50.00** will be charged if a cancellation notice is received after that time.

ADMINISTRATIVE

We hope that you will mark your calendar to attend this informative webinar. If you plan to attend, please complete your online registration at least **two business days prior to the date of the webinar**.

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

ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for Minimum Continuing Legal Education Credits. **NOTE:** 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.

REGISTRATION

Log onto <http://ors.bankerscompliancegroup.com/subadmin/>. If you have not established an online registration account with us, call Paige Tyler at 800-742-3600.

When registering online please select from the following three options:

BCG WEBINAR LISTENING PREFERENCE

April 25, 2012, 10:00 a.m.—12:00 p.m.

LIVE WEBINAR ONLY	\$295.00 (Member) \$395.00 (Non-Member)
AUDIO PACKAGE ONLY (CD)	\$295.00 (Member) \$395.00 (Non-Member)
LIVE WEBINAR & 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
- You will hear music on hold 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

STANDARD REQUIREMENTS

Minimum System Requirements Browser:

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