

FEBRUARY

2013

## Webinar

# FAIR LENDING AND REGULATION B TUNE UP

Tuesday, February 26, 2013  
10:00 —11:30 a.m.



### WHO SHOULD ATTEND?

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

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

**F**air 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 commercial and consumer lending of all types. We recently have seen close scrutiny of minimum loan amounts and credit score disqualifiers.

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

### Highlighted areas will include:

- ◆ Sources of law for fair lending
- ◆ Disparate impact versus disparate treatment: what are they and why you need to know
- ◆ Fair lending red flags
- ◆ Discretionary credit pricing
- ◆ How to minimize fair lending scrutiny of your institution
- ◆ Importance of fair lending self-assessments

### SPEAKERS

Janet M. Bonnefin, Esq., and Robert K. Olsen, Esq.

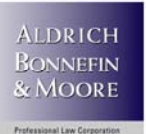


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# February Webinar—Fair Lending and Regulation B Tune Up

## PRICING

**BCG Members: \$275.00 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: \$375.00 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](mailto: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 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 **1.5 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.

## WEBINAR LISTENING PREFERENCES

When registering online, please select from the following options:

Live Webinar	\$275.00 (Member) \$375.00 (Non-member )
Audio Package (CD)	\$275.00 (Member) \$375.00 (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

## 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