



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
10 Waterside Drive  
Farmington, CT 06032-3083  
(860) 677-5060  
FAX: (860) 677-5066

## SENT TO:

2009 – 166

August 24, 2009

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO,  
Marketing Spec.,  
Mortgage Spec.,  
Compliance Spec. &  
Assoc. Members

RE: **Truth-In-Lending Advertising Seminar**

The Connecticut Bankers Association is pleased to present the **Truth-In-Lending Advertising Seminar** on **Friday, September 18, 2009** at the Crowne Plaza Hotel, Cromwell, CT. Registration for this half-day program will begin at 8:30 a.m., with the seminar starting promptly at 9:00 a.m. Adjournment is anticipated at 11:30 a.m. and there will be ample time for questions from the attendees. Registration cost and details can be found on the attached registration form.

With the new “TILA” rules regarding advertising loan products that all banks will be required to adhere to, it is important that each bank consider sending to the program the appropriate person or people that will have to implement this revised regulation.

### **SEMINAR OVERVIEW**

This important seminar will discuss the dramatic new changes to advertising rules surrounding the Truth-in-Lending Act and Regulation Z including:

- New rules for home equity plans including:
  - Rules for promotional rates and payments
  - Requirements for a reasonably current index and margin for variable rate plans
  - Tax implications disclosure
  - Clear and conspicuous requirements including:
    - Various media - Internet, television, radio, or other prominence and proximity rules
- New rules for closed-end credit including:
  - Rules for discounted variable rates
  - Clear and conspicuous requirements including:
    - Various media - Internet, television, radio, or other prominence and proximity rules
  - Requirements for a reasonably current index and margin for variable rate loans
  - Tax implications disclosure
  - Prohibition on misleading disclosures including:
    - Misleading advertising of fixed rates and payments
    - Misleading comparisons
    - Misrepresentations about government endorsements

- Misleading use of the current lender's name
- Misleading claims of debt elimination
- Misleading use of the term counselor
- Misleading foreign language ads

### **SPEAKERS**

Presenters at the Truth-In-Lending Advertising Seminar will include attorneys from the law firm of Hinckley, Allen and Snyder LLP, including Art Corey, Counsel and Craig Smith, Counsel. Each of the speakers has extensive experience in their respective fields and will provide attendees with informative and useful presentations.

### **WHO SHOULD ATTEND**

Attendance at this program is appropriate for Marketing Officers, Chief Lending Officers, Mortgage Department Supervisors, Compliance Officers and other personnel who may have responsibilities for any of the mentioned topics.

### **REGISTRATION DETAILS**

To attend the **Truth-In-Lending Advertising Seminar**, please complete the attached registration form and return it to the Association office no later than **Wednesday, September 16, 2009**. You may FAX your registration prior to the deadline (860.677.5066). All FAX registrants will be billed regardless of their attendance.

### **INCLEMENT WEATHER POLICY**

If weather conditions look like they may impact the scheduling of this program, you may check on the status of this seminar by simply visiting the CBA website [www.ctbank.com](http://www.ctbank.com). When at the site, click the seminar status button located at the bottom of the page.

Seminar fees are outlined in detail on the registration form and include all materials, state sales tax and refreshments. If you have any questions regarding program content or registration procedures, please do not hesitate to call the Association office.

Sincerely,

THOMAS S.MONGELLOW  
Vice President & Treasurer

# CONNECTICUT BANKERS ASSOCIATION



## MEETING REGISTRATION FORM

10 Waterside Drive, Farmington, CT 06032-3083

Telephone: (860) 677-5060 Fax: (860) 677-5066

**TITLE:** Truth-In-Lending Advertising Seminar  
**DATE:** Friday, September 18, 2009  
**REGISTRATION TIME:** 8:30 a.m.  
**PROGRAM TIME:** 9:00 a.m. – 11:30 a.m.  
**LOCATION:** Crowne Plaza Hotel, Cromwell (860.635.2000)  
**REGISTRATION DEADLINE:** Wednesday, September 16, 2009

<u>NAME (please print)</u>	<u>TITLE</u>	<u>BADGE NAME</u>	<u>EMAIL*</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Completed by: \_\_\_\_\_ Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

### REGISTRATION FEES

**CBA Member:** \$135.00/person x \_\_\_\_\_ Person(s) = \$ \_\_\_\_\_

**Non Member:** \$270.00/person x \_\_\_\_\_ Person(s) = \$ \_\_\_\_\_

The fee includes all program materials, luncheon, refreshments and applicable state sales tax.

*\* Confirmation sent if Email address is provided above*

### MEMBERSHIP

**CBA Member:** A banking institution who is a regular member of the Association. Also includes Associate Members (a corporation, association or individual not eligible for regular membership, who has applied and been accepted for Associate Membership.)

**Non Member:** A banking institution who is not a current regular member of the Association. Also includes a corporation, association or individual who is not a current Associate Member.

Please select method of payment:  Check  Visa  MasterCard  American Express

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Security Code: \_\_\_\_\_ (3 digits on back of card) Amount: \$ \_\_\_\_\_

Billing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

## **REFUND/CANCELLATION POLICY**

- Refund Policy:** No refunds will be made for cancellations received within two business days of the program.
- Cancellation Policy:** A \$25.00 per person cancellation fee will be charged.
- Substitutions:** Registrants may send a substitute to the program without loss of program fees. Please call in advance whenever possible.
- Non-Attendees:** Registrants who do not attend the scheduled program will not receive a refund of program fees, but may request program materials.

## **DIRECTIONS TO THE CROWNE PLAZA, CROMWELL**

(860) 635-2000

- From Hartford:** I-91 South to Exit 21. Left at end of ramp. After first light, hotel located immediately on left.
- From New Haven:** I-91 North to Exit 21. Left at end of ramp. Hotel located immediately on left.
- From Waterbury/ Danbury:**  
I-84 East to Route 691 East. Follow to I-91 North to Exit 21. Left at end of ramp. Hotel located immediately on left.
- From New Britain:** Route 72 East / Route 9 South to Route 372 East (Berlin/Cromwell). Hotel located approximately 4 miles on left.