

On-Demand

2025

Webinar

Lotteries,  
Sweepstakes and  
Other Deposit  
Promotions

Originally presented on  
Thursday, February 27  
(2.0 hours)

Presented by

Tricia E. Engelhardt, Esq.  
Principal of Aldrich & Bonnefin, PLC\*



WHO SHOULD ATTEND?

Marketing department personnel,  
Operations personnel,  
Compliance officers,  
In-house legal counsel

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

This comprehensive Webinar will cover various forms of deposit promotions, including lotteries and sweepstakes, and their compliance considerations.

California makes it easier for financial institutions to offer lottery promotions in connection with savings accounts. We will discuss lotteries, both legal and illegal. The presentation will also address pressing questions related to other kinds of promotions. When is an account really "free" and what are the risks associated with these types of promotions? We will take a closer look at the "lessons learned" by other institutions. Privacy and other considerations impacting "refer a friend" promotions will be addressed. The creative and ever-changing programs used to entice CD deposits will be explored as well.

We will also review the regulatory compliance expectations, including Regulation DD advertising disclosure requirements and IRS information reporting.

Highlighted areas will include:

- California law impacting lottery promotions
- Sweepstakes rules and disclosures
- "Free" accounts and services
- "Refer a Friend" programs
- Bump-rate and "liquid" CDs
- UDAAP considerations
- Impact on IRS information reporting obligations
- Overview of Reg DD advertising disclosures

ON-DEMAND STREAMING AVAILABLE

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&  
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\* Janet Bonnefin has retired from the firm.

## Lotteries, Sweepstakes and Other Deposit Promotions - On-Demand

### ON-DEMAND WEBINAR

This Webinar was originally presented on February 27, 2025. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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|----------------|-------------------|
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| BCG Non-member | \$415.00          |

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### 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.