

Compliance Management

May 2013

Aldrich Bonnefin & Moore is pleased to invite you, your compliance staff and the management of your financial institution to attend a seminar on Compliance Management. This seminar will focus on structuring an effective, risk-based compliance program for a financial institution and implementing the program's objectives. There will be case studies to make the seminar of immediate practical value to all who attend.

With increasing regulatory scrutiny and civil litigation against financial institutions, as well as the onslaught of new regulations this year, attention must be paid to systems and procedures for compliance with federal and state laws and regulations. Without a structured compliance program, compliance dollars can be wasted and the institution's ability to comply can be dramatically diminished. Without a formal compliance program, the institution is exposed to the risk of liability to shareholders, customers and regulators alike. In contrast, having a strong, well-managed compliance program can mitigate any occasional violations that inevitably occur.



TOPICS

- Purpose of a compliance program
- How to structure a compliance program
- Implementing a risk-based compliance approach
- The role of the compliance manager in today's regulatory environment
- Hallmarks of an effective compliance training program
- Responsibilities of senior management and directors
- Monitoring the legal and regulatory environment

Who should attend:

- Compliance managers
- Compliance staff
- Risk managers
- Auditors
- Senior executives
- Outside directors
- In-house counsel

Janet M. Bonnefin, Esq.

Ms. Bonnefin is a principal of Aldrich Bonnefin & Moore, specializing in mortgage and consumer lending, fair lending, automated overdraft programs, compliance management and the Community Reinvestment Act, as well as advising clients regarding regulatory examinations in these areas. Janet manages the Bankers' Compliance Group for the firm and has presented many programs for industry groups. Ms. Bonnefin currently serves on the CBA's Regulatory Compliance Committee.

Robert K. Olsen, Esq.

Mr. Olsen is a principal of Aldrich Bonnefin & Moore, PLC, specializing in consumer financial services, privacy and other regulatory compliance. Mr. Olsen, who has practiced law for 28 years, joined Aldrich Bonnefin & Moore in 1996 and previously practiced banking law with Morrison & Foerster.



Our *Compliance Management Seminar* will be held in the following locations from 8:30 a.m. - 3:00 p.m. You will need to note the specific location you are attending as hotels can vary from month to month.

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SAN JOSE	Wednesday, May 1 Registration closes at noon on 4/25	Hilton Hotel 300 Almaden Blvd.	We validate for self-parking only.
SAN DIEGO	Friday, May 3 Registration closes at noon on 4/29	Marriott Mission Valley 8757 Rio San Diego Dr.	We validate for self-parking only.
SANTA BARBARA	Monday, May 6 Registration closes at noon on 4/30	Four Seasons Resort, The Biltmore 1260 Channel Dr.	Free self-parking is available.
WOODLAND HILLS	Tuesday, May 7 Registration closes at noon on 5/1	Warner Center Marriott 21850 Oxnard St.	We validate for self-parking only.
MONROVIA	Wednesday, May 8 Registration closes at noon on 5/2	Courtyard Marriott 700 W. Huntington Drive	Free self-parking is available.
ONTARIO	Friday, May 10 Registration closes at noon on 5/6	Ontario Doubletree 222 North Vineyard Ave.	Free self-parking is available.
SAN FRANCISCO	Tuesday, May 14 Registration closes at noon on 5/8	Palace Hotel 2 New Montgomery St.	We validate for hotel valet-parking only.
LOS ANGELES	Wednesday, May 15 Registration closes at noon on 5/9	LAX Airport Marriott 5855 West Century Blvd.	We validate for self-parking only.
GARDEN GROVE	Friday, May 17 Registration closes at noon on 5/13	Anaheim Marriott Suites 12015 Harbor Blvd.	Free self-parking is available.
SACRAMENTO	Monday, May 20 (REVISED) Registration closes at noon on 5/14	Sheraton Grand Sacramento Hotel 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.

REGISTRATION: To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.com for assistance or to obtain a username and password.

REGISTRATION FEES FOR NON-MEMBERS: Non-member registration fee is \$750 for the first person attending from an institution and \$450 for each additional person from the same institution. We must receive your registration fees prior to the seminar 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. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received 5 business days prior to the event.

MATERIALS: For this seminar, Standard Procedures Manual #10, "*Compliance Management*," will be updated. Only those attendees designated by their institution will receive a manual. All attendees will receive a Discussion Outline. Members Only may purchase additional copies of SPM #10 for \$30.00/copy during May.

FOOD: A continental breakfast will be provided. You will be on your own for lunch.

DISABILITIES: If you require special accommodation in order to fully participate in the seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

ACCREDITATION: MCLE: Aldrich Bonnefin & Moore, PLC 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 MCLE. This activity has been approved in the amount of **4.75** hours.

CRCM: Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit (www.icbmembers.org and click on "Submit Continuing Education Credits). This activity *may* be eligible for **5.75** hours of continuing education credit by the ICB.

CPE: Aldrich Bonnefin & Moore, PLC follows Continuing Education regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.

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