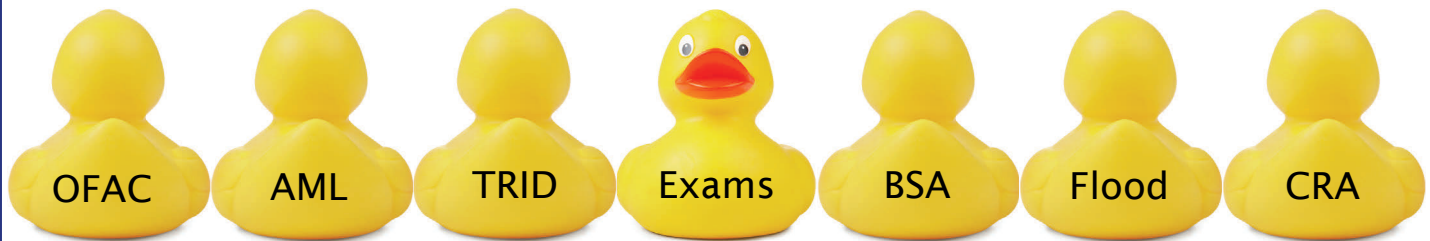


Are All Your Ducks in a Row?



Let BCG Help Get Your Compliance Program in Order!

Best Practices in Compliance Management *August BCG Seminar 2015*

Presented by Counsel for Bankers' Compliance Group®
Aldrich & Bonnefin, PLC

Aldrich & Bonnefin is pleased to invite you, your compliance staff and the management of your financial institution to attend a Seminar on **Best Practices in 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 implementation of the new integrated mortgage disclosures, 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
- Regulators' expectations
- 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

WHO SHOULD ATTEND?

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



SPEAKERS: Janet M. Bonnefin, Esq. is a principal of Aldrich & Bonnefin, PLC, specializing in mortgage and consumer lending, fair lending, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Janet manages Bankers' Compliance Group for the firm and currently serves on CBA's Regulatory Compliance Committee.

Robert K. Olsen, Esq. is a principal of Aldrich & Bonnefin, PLC, specializing in consumer financial services, privacy and other regulatory compliance. Mr. Olsen, who has practiced law for 31 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster. *(Mr. Olsen will be presenting at the Sacramento, Monrovia, Los Angeles and San Diego locations.)*



Our **Best Practices in Compliance Management Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. 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 FRANCISCO	Tuesday, August 4 Registration closes at noon on 7/29	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SANTA CLARA	Wednesday, August 5 Registration closes at noon on 7/30	**Santa Clara Marriott 2700 Mission College Blvd., (408) 988-1500	We validate for self-parking only.
GARDEN GROVE	Friday, August 7 Registration closes at noon on 8/3	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SANTA BARBARA	Tuesday, August 11 Registration closes at noon on 8/5	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, August 12 Registration closes at noon on 8/6	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
ONTARIO	Friday, August 14 Registration closes at noon on 8/10	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SACRAMENTO	Tuesday, August 18 Registration closes at noon on 8/12	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
MONROVIA	Wednesday, August 19 Registration closes at noon on 8/13	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
LOS ANGELES	Friday, August 21 Registration closes at noon on 8/17	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN DIEGO	Tuesday, August 25 Registration closes at noon on 8/19	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.

REGISTRATION: To register for this Seminar, please contact your institution's Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or info@bankerscompliancegroup.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. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

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 registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #10 during August for \$30.00 per copy plus shipping charges and applicable sales tax.

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

ATTIRE: Business casual. Because the temperature in ballrooms can fluctuate, please dress accordingly.

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, 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 **6** continuing education credits.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) 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.