



General Banking Operations

June 2015

Aldrich & Bonnefin, PLC is pleased to invite you and your operations staff to attend a seminar addressing several important areas of banking operations. We will discuss Bank Secrecy Act developments, including customer due diligence requirements and providing deposit services to third-party payment providers (TPPPs).

The Seminar will also include a session focused on the rules and analysis triggered when launching deposit promotions. This discussion will hit on many points, including promotional regulatory disclosures, tax reporting, lotteries, social media, UDAAP and more.

We will also address the requirements you need to know when opening accounts for non-resident alien depositors, including W-8 documentation, documentary due diligence and back-up withholding.

Finally, we will discuss recent cases addressing the handling of bankruptcy deposits, updates to the unclaimed property fees and aggregate reporting requirements, and substitute IRS W-9s.

WHO SHOULD ATTEND

- Operations staff
- New accounts personnel
- Compliance officers
- In-house counsel

HIGHLIGHTS

- BSA customer due diligence
- Third-party payment providers
- Deposit promotions
- Banking non-resident alien depositors
 - ♦ W-8s; 1042-S; and FATCA compliance
- Operations updates: Bankruptcy deposits, unclaimed property; and W-9s



SPEAKERS

Anne M. McEvelly, Esq. is a principal of Aldrich & Bonnefin, PLC and advises financial institutions in all areas of compliance, including banking operations and consumer lending. She originally was an associate with the Firm from 1995-2001 and returned to the Firm in 2007. Ms. McEvelly became a shareholder of the Firm in December 2010. From 2001 to 2007, Ms. McEvelly was in-house counsel to Toyota and Lexus Financial Services, specializing in retail installment sales transactions, lease agreements, tax information reporting, privacy compliance and information security. Her practice currently focuses on vendor management and contract negotiations, as well as general banking compliance matters, including consumer and commercial electronic banking, new account documentation, and Bank Secrecy Act compliance.

Keith R. Forrester, Esq., is a principal with Aldrich & Bonnefin, PLC. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as California and Federal right to financial privacy laws. Mr. Forrester is a member of the firm's Operations Practice Group and in that capacity assists financial institutions in areas such as BSA, negotiable instruments, electronic banking and legal processes. *(Mr. Forrester will be presenting at the Ontario and Garden Grove locations.)*



Our **General Banking Operations 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:
LOS ANGELES	Tuesday, June 2 Registration closes at noon on 5/27	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SACRAMENTO	Thursday, June 4 Registration closes at noon on 5/29	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.
ONTARIO	Friday, June 5 Registration closes at noon on 6/1	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA BARBARA	Tuesday, June 9 Registration closes at noon on 6/3	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, June 10 Registration closes at noon on 6/4	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, June 12 Registration closes at noon on 6/8	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
MONROVIA	Tuesday, June 16 Registration closes at noon on 6/10	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SANTA CLARA	Thursday, June 18 Registration closes at noon on 6/12	Santa Clara Marriott 2700 Mission College Blvd., (408) 988-1500	We validate for self-parking only.
SAN FRANCISCO	Friday, June 19 Registration closes at noon on 6/15	Palace Hotel 2 New Montgomery St., (415) 512-1111	We validate for hotel valet-parking only.
SAN DIEGO	Tuesday, June 23 Registration closes at noon on 6/17	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 #9, "General Banking Operations" 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 #9 during June for \$55.00 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.