

# General Banking Operations & Bank Secrecy Act

October 2013

**A**ldrich Bonnefin & Moore, PLC is pleased to invite you and your operations staff to attend a seminar addressing several important areas of banking operations. At this seminar we will address developments in some of the more routine operations areas. We will focus on death of depositor issues, tax information reporting and backup withholding.

This seminar will also cover Bank Secrecy Act and Anti-money Laundering compliance issues. As part of our BSA/AML discussion we will cover suspicious activity reporting and the new FinCEN guidance on CTR reporting for armored car services.

Finally, we will discuss the IRS final rule which implements the Foreign Account Tax Compliance Act (FATCA) and the rule's impact on U.S. deposit operations, including the certification process triggered by FATCA.



## HIGHLIGHTS

- Death of depositor
- Suspicious activity reporting
- New CTR guidance
- FATCA final rule
- NRA interest reporting
- New W-8 forms
- Backup withholding

## WHO SHOULD ATTEND

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

**Keith R. Forrester, Esq.**, is a principal with Aldrich Bonnefin & Moore, 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.

**Anne M. McEvilly, Esq.** is a principal of Aldrich Bonnefin & Moore, 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. McEvilly became a shareholder of the Firm in December 2010. From 2001 to 2007, Ms. McEvilly 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 general banking compliance matters, including consumer and commercial electronic banking, new account documentation, and Bank Secrecy Act compliance.



Our *General Banking Operations & Bank Secrecy Act 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:
MONROVIA	Tuesday, October 1 Registration closes at noon on 9/25	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SACRAMENTO	Thursday, October 3 Registration closes at noon on 9/29	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.
LOS ANGELES	Monday, October 7 Registration closes at noon on 10/1	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
ONTARIO	Wednesday, October 9 Registration closes at noon on 10/3	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SAN DIEGO	Friday, October 11 Registration closes at noon on 10/7	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
SANTA BARBARA	Thursday, October 17 Registration closes at noon on 10/14	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Friday, October 18 Registration closes at noon on 10/15	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Monday, October 21 Registration closes at noon on 10/15	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN JOSE	Wednesday, October 23 Registration closes at noon on 10/17	Hilton Hotel 300 Almaden Blvd., (408) 287-2100	We validate for self-parking only.
SAN FRANCISCO	Thursday, October 24 Registration closes at noon on 10/18	Palace Hotel 2 New Montgomery St., (415) 512-1111	We validate for hotel valet-parking only.

**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](mailto: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. To attend this seminar, pre-registration is mandatory. **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 #9, General Banking Operations & Bank Secrecy Act," 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 #9 for \$55.00/copy during October, plus postage.

**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](http://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 (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.

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