

# General Banking Operations

**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, changes to the Power of Attorney Law, tax information reporting and new escheat rules for safe deposit boxes and retirement accounts.



This seminar will also cover Bank Secrecy Act and Anti-money Laundering compliance issues. As part of our BSA/AML discussion we will cover yet another SAR confidentiality regulatory guidance, this time directed to legal counsel, and the new mandatory e-filing requirements for SARs and CTRs.

Finally, we will take a look at concerns over potential unfair and deceptive acts and practices claims in light of the Dodd-Frank Reform Act, including overdraft practices.

## HIGHLIGHTS

- BSA/AML update
- SAR/CTR E-filing requirements
- New Power of Attorney Law amendments
- New escheat rules for safe deposit boxes and retirement accounts
- Death of depositor issues
- UDAP/UDAAP concerns (including overdraft privilege programs)
- Tax information reporting

## WHO SHOULD ATTEND

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

**Mark A. Moore, Esq.**, is a principal of Aldrich Bonnefin & Moore, PLC. He associated with the firm in May 1990 and became a shareholder in 1994. He specializes in banking operations, and he manages the Banking Operations Practice Group for the firm. He is the President and CEO of the law firm and Adjunct Professor of Law at Thomas Jefferson School of Law, where he teaches classes on Consumer Compliance.

**Keith R. Forrester, Esq.**, is a principal with Aldrich Bonnefin & Moore, PLC. Since 1993, has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as California and Federal laws on financial privacy. 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.



Our *General Banking Operations* 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:
SACRAMENTO	Friday, June 1	Sheraton Grand Hotel, 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
SAN JOSE	Tuesday, June 5	Hilton, 300 Almaden Blvd.	We validate for self-parking only.
SAN FRANCISCO	Wednesday, June 6	Palace Hotel, 2 New Montgomery St.	We validate for hotel valet-parking only.
SAN DIEGO	Friday, June 8	Marriott Mission Valley, 8757 Rio San Diego Dr.	We validate for self-parking only.
ONTARIO	Monday, June 11	Embassy Suites Ontario Airport, 3663 E. Guasti Rd.	Free self-parking is available.
MONROVIA	Wednesday, June 13	Courtyard Marriott, 700 W. Huntington Drive	Free self-parking is available.
GARDEN GROVE	Friday, June 15	Anaheim Marriott Suites, 12015 Harbor Blvd.	Free self-parking is available.
LOS ANGELES	Monday, June 18	Airport Marriott, 5855 West Century Blvd.	We validate for self-parking only.
SANTA BARBARA	Tuesday, June 19	The Biltmore, 1260 Channel Dr.	Free self-parking is available.
WOODLAND HILLS	Wednesday, June 20	Warner Center Marriott, 21850 Oxnard St.	We validate for self-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. The registration deadline is 5 business days prior to the date of the seminar you wish to attend. Otherwise we are unable to assure you of a seat and materials. If you have any questions, or 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. 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 on or before Tuesday, May 29, 2012.

**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 attendees will receive an Agenda and Discussion Outline.

**PURCHASE MANUAL COST:** SPM #9 is \$55.00 for duration of seminar. This price is for Members Only. BCG Members will be billed for extra manuals on their BCG bill.

**PARKING:** Note the parking validation rules for each location in the list above.

**DRESS:** We recommend layers, as the meeting rooms tend to vary in temperature.

**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 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 regarding the seminar, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.