

APRIL

2015

Webinar

Overdraft Protection Programs: Lessons Learned and Recent Developments

Wednesday, April 22, 2015
10:00 a.m.—12:00 p.m.

WHO SHOULD ATTEND?

- Chief operations officers
- Operations administration
- Compliance officers & staff
- Compliance auditors
- In-house counsel

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

Aldrich & Bonnefin is pleased to invite you and your staff to attend our Webinar on Overdraft Programs: Lessons Learned and Recent Developments. Our program will provide an overview of the relevant regulatory guidance on automated overdraft protection programs (ODP), with a focus on the issues that financial institutions have encountered during recent compliance examinations. If your institution's ODP has yet to be examined for compliance, you may be in for an unpleasant surprise. Issues being raised by examiners include the sufficiency of disclosures regarding the alternatives available to consumers in addition to the overdraft program (such as account transfer services and revolving lines of credit), whether an institution's monitoring program is robust enough and claims of unfair, deceptive and abusive acts or practices (UDAAP).

Topics to be covered:

- A brief review of the regulatory guidance on automated overdraft programs
- The best way to disclose alternatives to automated overdraft programs
- Issues to consider in structuring an effective program to monitor customers' usage
- Overdraft fees
- How to judge whether an automated overdraft program is at risk for UDAAP claims
- A top ten list for running a successful automated overdraft protection program

SPEAKER

Tricia E. Engelhardt
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&
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Live Webinar (Single Connection)	\$295.00 (BCG Members)
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Live Webinar <u>AND</u> CD-ROM	A 20% discount will be applied to the CD-ROM when you order both the Live Webinar and the CD-ROM

REGISTRATION

To register, please contact your institution's Main Contact or if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **one business day** prior to the Webinar date. On the day before the Webinar, registrants will receive an email on how to download the materials and make the connection for the presentation.

If you have not established an online event registration account, please contact Paige Tyler at 800-742-3600 or email her at info@bankerscompliancegroup.com to obtain a username and password.

PAYMENT

BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or enclose a check.

Non-members: We must receive payment no later than 12:00 p.m. on Tuesday, April 21. BCG 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 for which you are registering.

CANCELLATION

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ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin 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 minimum continuing legal education. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted on the conference site and note the two verification codes that will be announced during the Webinar.