

February 27

2025

Webinar

Lotteries,
Sweepstakes and
Other Deposit
Promotions

Thursday, February 27
10:00 a.m. – 12:00 p.m. (PT)

Presented by

Tricia E. Engelhardt, Esq.
Principal of Aldrich & Bonnefin, PLC*



WHO SHOULD ATTEND?

Marketing department personnel,
Operations personnel,
Compliance officers,
In-house legal counsel

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

This comprehensive Webinar will cover various forms of deposit promotions, including lotteries and sweepstakes, and their compliance considerations.

California makes it easier for financial institutions to offer lottery promotions in connection with savings accounts. We will discuss lotteries, both legal and illegal. The presentation will also address pressing questions related to other kinds of promotions. When is an account really "free" and what are the risks associated with these types of promotions? We will take a closer look at the "lessons learned" by other institutions. Privacy and other considerations impacting "refer a friend" promotions will be addressed. The creative and ever-changing programs used to entice CD deposits will be explored as well.

We will also review the regulatory compliance expectations, including Regulation DD advertising disclosure requirements and IRS information reporting.

Highlighted areas will include:

- California law impacting lottery promotions
- Sweepstakes rules and disclosures
- "Free" accounts and services
- "Refer a Friend" programs
- Bump-rate and "liquid" CDs
- UDAAP considerations
- Impact on IRS information reporting obligations
- Overview of Reg DD advertising disclosures

ON-DEMAND STREAMING AVAILABLE

ALDRICH
&
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* Janet Bonnefin has retired from the firm.

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PRICING

When registering online, please select from the following options:

Live Webinar (Live Webinar connection allows only 1 user)	\$315.00 (BCG Members) \$395.00 (BCG Non-members)
On-Demand Event (available 3 business days after Webinar is held)	\$335.00 (BCG Members) \$415.00 (BCG Non-members)

REGISTRATION

To register, please contact your institution's Bankers' Compliance Group® Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on **Monday, February 24**. Registrants will receive an email on how to download the materials and connect to the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen 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 send a check.

Non-members: We must receive payment for the Live Webinar no later than **10:00 a.m. on Monday, February 24**. Non-members may pay by ACH, wire or check for the Live Webinar and the On-Demand Event. To pay by ACH or wire, email info@bankerscompliancegroup.com for instructions. 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 POLICY

BCG Members: We must receive your written cancellation notice by **10:00 a.m. on Thursday, February 13**, with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

Non-members: We must receive your written cancellation notice by **10:00 a.m. on Thursday, February 13**, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

On-Demand Event: Once your payment for the On-Demand Event is complete, your registration fee is nonrefundable.

ACCREDITATION

(Continuing Education credit will be provided only to the registrant)

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.