

JANUARY

2013

Webinar

COMPLIANCE  
ROUNDUP  
FOR 2013

Tuesday, January 29, 2013  
10:00 a.m.—12:00 p.m.



**WHO SHOULD ATTEND?**

- Chief executive officers
- Compliance officers, auditors and staff
- In-house counsel
- Operations administration
- Loan officers
- Note department staff

Presented by the Counsel For Bankers' Compliance Group®  
ALDRICH BONNEFIN & MOORE, PLC

**O**n January 29, 2013, Aldrich Bonnefin & Moore is presenting a Webinar to highlight the regulatory changes that will have an impact on financial institutions and require action in 2013. This presentation will include a high-level review of developing areas of the financial services industry (including laws, regulations and products) that are expected to undergo changes next year. These areas include consumer and mortgage lending, banking operations and corporate governance.

**Highlighted areas will include:**

**Consumer & Mortgage Lending**

- ◆ Ability-to-repay rule and “qualified mortgage” definition
- ◆ Mandatory disclosure of appraisals on 1st lien mortgages and new notification regarding same
- ◆ New notices of rate and payment changes on ARMs
- ◆ Possibly required “zero-zero” loan option (no points, no loan originator or broker fees)
- ◆ Other mortgage servicing rules

**Banking Operations**

- ◆ International remittance transfers
- ◆ Dealing with new accounts
- ◆ Electronic contracts and when they work

**Corporate Governance**

- ◆ New lending limit rules for derivatives and securities transactions
- ◆ The impact of new securities rules for swaps and derivatives on community banks
- ◆ Bank investment and municipal advisory issues
- ◆ Proposed Basel III capital standards – what now?

**SPEAKERS**

**Mark E. Aldrich, Esq.,**

**Mark A. Moore, Esq. and Robert K. Olsen, Esq.**



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# January Webinar—Compliance Roundup for 2013

## PRICING

**BCG Members: \$295.00 per connection.** The Webinar is being offered on an optional basis to BCG members. BCG Members will be billed; do not enclose a check.

**Non-Members: \$395.00 per connection.** To register, visit <http://register.bankerscompliancegroup.com/subadmin>. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at [PTyler@ABMLawFirm.com](mailto:PTyler@ABMLawFirm.com) or 800-742-3600 to obtain a username and password. Payment must be received prior to the webinar 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.

## REGISTRATION

To register for a BCG Webinar, log onto <http://ors.bankerscompliancegroup.com/subadmin/> at least **one business day** prior to the webinar date.

If you have not established an online registration account with us, please contact Paige Tyler at 949- 553-0909 or toll free (BCG Members only) at 800-742-3600.

## CANCELLATION

**BCG Members** will **not** be billed only if registrant's cancellation notice is received **at least three** business days prior to the webinar date.

**Non-members** will be **fully** refunded if registrant's cancellation notice is received **at least three** business days prior to the webinar date. Otherwise, the registration fee less \$50 will be refunded.

## ACCREDITATION

**MCLE:** As an added benefit we are offering this Webinar to in-house attorneys for Minimum Continuing Legal Education Credits. **NOTE:** This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 hours**. Aldrich Bonnefin & Moore 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.

## WEBINAR LISTENING PREFERENCES

When registering online, please select from the following options:

Live Webinar	\$295.00 (Member) \$395.00 (Non-member )
Audio Package (CD)	\$295.00 (Member) \$395.00 (Non-member )
Live Webinar <u>AND</u> Audio Package (CD)	A 20% discount will be applied to the audio package when ordering both the live webinar and audio package.

## PARTICIPANT INSTRUCTIONS

### Web

- Go to [www.beaconliveweb.com](http://www.beaconliveweb.com)
- On the **Join a Meeting** side of the login page, enter **aldbon1** in the **Meeting Room** field
- Enter your **PIN** provided by Aldrich Bonnefin & Moore
- Click **Join Meeting**
- Make sure your computer speakers are on

### Phone (optional)

- Call **866-927-1521** 5 to 10 minutes prior to the webinar
- Enter your **PIN** provided by Aldrich Bonnefin & Moore
- While on hold you, will hear music until the webinar begins
- During the webinar, you will be in listen-only mode until a question & answer period, when you will be told how to ask questions

## TECHNOLOGY REQUIREMENTS

### Browser

Microsoft Internet Explorer 6 or later, Firefox, Chrome, Safari, with JavaScript enabled

### Internet

56k or faster Internet connection (high-speed is recommended)

### Streaming

Adobe Flash plug-in or Safari browser on iOS devices is required for audio/video streaming

You can visit [www.beaconliveweb.com](http://www.beaconliveweb.com) to run the "Check System Compatibility for Participants" at the bottom of the home page.