



bankers' compliance group®

ALDRICH & BONNEFIN, P.L.C.
Counsel for Bankers Compliance Group®

23rd Annual Management and Directors Seminar

THE CREDIT CRISIS AND CALIFORNIA BANKING: WHAT NOW?

**SAN FRANCISCO
PALACE HOTEL**
*Thursday
December 4, 2008*

**NEWPORT BEACH
MARRIOTT HOTEL**
*Friday
December 5, 2008*

TOPICS WILL INCLUDE:

- ✓ Emergency Economic Stabilization Act of 2008
- ✓ Governance and Insider Transaction Update
- ✓ Commercial Real Estate and Loan Workout Issues
- ✓ Current Compliance Issues—the Next Wave
- ✓ New Deposit Programs—Opportunities, Practices and Issues

California Banking Trends



*William Haraf, Commissioner, California
Department of Financial Institutions*

William Haraf was sworn in as Commissioner, Department of Financial Institutions, for the state of California on April 8, 2008. As Commissioner, he has statutory responsibility for the performance of all duties, the exercise of all powers and jurisdiction, and the discharge of all responsibilities vested by law in the Department.

Commissioner Haraf's prior career has spanned commercial and investment banking, the executive branch of the federal government, academia and the think tank world.

Aldrich & Bonnefin Speakers

*Mark E. Aldrich
Janet M. Bonnefin
Mark A. Moore
Eric G. Baron*

Guest Panelists

*Gary L. Nudell, Chief Credit Officer
First Commerce Bank*

*Steve Pihl, Chief Credit Officer
Premier Commercial Bank*

Program information continued on next page »



23rd ANNUAL MANAGEMENT AND DIRECTORS SEMINAR

DISTRIBUTE THIS ANNOUNCEMENT AND REGISTER EARLY!

Plan to invite Senior Bank Officers and your Board of Directors to take advantage of the *pro rata* membership privileges of your Bankers' Compliance Group. We encourage our members to organize a directors retreat or planning session coordinated with the seminar. The BCG Standard Procedures Manual #17, *Management and Directors Manual*, will be updated and distributed to each participant.

This is always a popular seminar **and we urge our members to distribute announcements at Board Meetings and to register early.** As always, the seminar will be billed on a *pro rata* basis to BCG members. Non-members may attend for a per person fee as described in the attached Registration Form.

All Senior Bank Management and Directors of member banks are welcome to attend. Compliance managers are also encouraged to attend. A luncheon is included in the cost of the seminar. We have also arranged for special hotel room rates. For more information see the following page or call Paige Tyler or Summer Myers at (800) 742-3600.

ACCREDITATION

APPROVED FOR MCLE CREDIT: As an added benefit to BCG members, we are offering this seminar to in-house attorneys for Minimum Continuing Legal Education Credits. This activity has been approved for MCLE credit by the State Bar of California in the amount of **4.75** 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.

APPROVED FOR CRCM CREDIT: We are offering this Seminar for credit for Certified Regulatory Compliance Managers (CRCMs). This activity is eligible for **4.75** hours of CRCM Continuing Bankers Education credit by the Institute of Certified Bankers.

CPE CREDIT: Aldrich & Bonnefin follows Continuing Education regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accounts and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.

SPECIAL DRAWING

Attendees will be eligible to enter a drawing for one of three excellent prizes at each location. **Winners must be present to win.**



23rd ANNUAL MANAGEMENT AND DIRECTORS SEMINAR

ENROLLMENT

Enrollment is limited, so we urge you to fax the attached registration form AS SOON AS POSSIBLE to (949) 474-2906. Telephone reservations will be accepted at (949) 553-0909 or (800) 742-3600 and held pending receipt of registration forms and payment (if not a BCG member) until November 27, 2008. **The fee is charged *pro rata* for BCG member banks** based on costs and fees associated with the seminar and luncheon. **For non-members**, the fee is \$795 for the first participant attending from your bank, and \$450 for each additional participant. The fee includes program materials, a seminar manual, refreshments and lunch.

CANCELLATION: Registration fees will be refunded to non-members only if cancellation notice is received on or before **November 27, 2008**. BCG member banks will be billed *pro rata* regardless of attendance. **SHOULD CANCELLATION BE NECESSARY, PLEASE GIVE AS MUCH ADVANCE NOTICE AS POSSIBLE TO AVOID A CHARGE TO BANKERS' COMPLIANCE GROUP FOR LUNCH.**

HOTELS

The seminar will be held on Thursday, December 4, 2008 at the San Francisco Palace Hotel. On Friday, December 5, 2008, the seminar will be held at the Newport Beach Marriott Hotel. For any attendees desiring a hotel room, the hotels have reserved a block of rooms at special room rates. The number of available rooms is limited and reservations should be made **as soon as possible**. Please make your reservation directly with the hotels and be sure to mention that you are with the Bankers' Compliance Group (or Aldrich & Bonnefin) and the special room rate. Taxis or commercial shuttles are available for transportation to and from the hotels.

THURSDAY, DECEMBER 4, 2008

SAN FRANCISCO PALACE HOTEL

2 New Montgomery Street, San Francisco, California (Parking: We validate for **hotel valet-parking only**). Single or double occupancy, \$279.65 for the night of December 3rd and \$339.15 the night of December 4th. To receive this special rate, you must email Ashley Milnor at ashley.milnor@luxurycollection.com or contact her by phone at (415) 546-5047. Please note, central reservations will not have this special negotiated rate. The deadline for reserving rooms at this special rate is November 4, 2008.

FRIDAY, DECEMBER 5, 2008

NEWPORT BEACH MARRIOTT HOTEL

900 Newport Center Dr., Newport Beach, California (Parking: We validate for **self-parking and valet-parking**). Single or double occupancy, \$169.00 per night — you may call the hotel directly at (800) 228-9290, and mention Bankers' Compliance Group (or Aldrich & Bonnefin) for conference rate. The deadline for reserving rooms at this special rate is November 5, 2008.



**23rd ANNUAL MANAGEMENT AND DIRECTORS SEMINAR
REGISTRATION FORM**

IMPORTANT: RETURN ON OR BEFORE NOVEMBER 27, 2008 IN ORDER TO ENSURE SPACE AND MATERIALS AVAILABILITY

3 CONVENIENT WAYS TO REGISTER:

- 1) ONLINE www.bankerscompliancegroup.com
- 2) FAX (949) 474-2906 OR
- 3) PHONE (949) 553-0909 or (800) 742-3600

NAME OF ORGANIZATION:

ADDRESS & EMAIL:

RESPONDENT'S NAME AND TITLE:

TELEPHONE NO:

FAX NO:

**Thursday, December 4, 2008
8:30 a.m.—3:30 p.m. (Registration begins at 8:00 a.m.)
San Francisco Palace Hotel ❖ 2 New Montgomery Street, San Francisco**

Attendee Name (Please Print)	Attendee Title (Please Print)	Attendee Email Address (Please Print)	LUNCH ✓ YES

**Friday, December 5, 2008
8:30 a.m.—3:30 p.m. (Registration begins at 8:00 a.m.)
Newport Beach Marriott Hotel ❖ 900 Newport Center Dr., Newport Beach**

Attendee Name (Please Print)	Attendee Title (Please Print)	Attendee Email Address (Please Print)	LUNCH ✓ YES

FEE: **BCG Members:** Pro Rata [The member will be billed; do not enclose a check.]
BCG Non-Members: \$795.00—for first registrant
 \$450.00—Each additional registrant

**NON-MEMBER AMOUNT ENCLOSED \$_____ [Please make checks payable and return this form to:
ALDRICH & BONNEFIN, P.L.C. ❖ P.O. BOX 19686, Irvine, CA 92623**