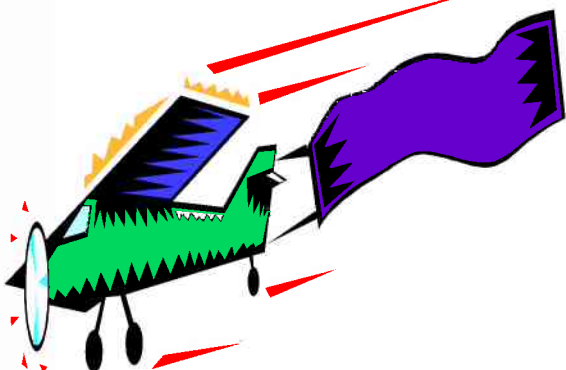




bankers' compliance group®

ALDRICH & BONNEFIN, P.L.C.  
Counsel for Bankers' Compliance Group®  
Presents a Special Training Seminar



# Deposit and Loan Advertising

In advertising their products and services, financial institutions need to follow the “three C’s”: make it Clear, make it Compelling and keep it Compliant. In this regard, you and your marketing, business development and compliance personnel are invited to a Special Training Seminar on Deposit and Loan Advertising.

Advertising must walk a tightrope between the need to be high impact and the need to stay within the law. Financial institution advertisers must deal with an array of state and federal laws, some of which apply to all advertising, some only to loans and some only to deposits. In addition, financial institutions must comply with the laws governing faxes, telemarketing calls and e-mails.

This half-day seminar will help you keep the rules straight and will provide useful checklists and other compliance tools. There will be plenty of sample ads to review.



## Special Points of Interest

- “Triggering Terms” on Loan and Deposit Ads
- The Difference Between Acceptable “Puffing” and Misleading Advertising
  - Use of the FDIC Official Statement
  - Use of the Equal Housing Logo
- Limited Discussion of Do-Not-Call, Do-Not-Fax and CAN-SPAM Rules
- Brief Mention of Proposed Changes to Regulation Z Advertising Rules

## SPEAKER

**ROBERT K. OLSEN, ESQ.**, Mr. Olsen, a principal of Aldrich & Bonnefin, specializes in consumer financial services, privacy and other regulatory compliance. Mr. Olsen has practiced law for 24 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster.

**LOCATIONS:** This Special Training Seminar will be held in the following locations; continental breakfast is provided. Please note the parking validation rules at each location. Please note the specific hotel for your seminar as they can vary according to availability.

**8:30 a.m. to 12:00 noon  
ALL LOCATIONS**

LOCATION & PARKING	DATE
<b>SAN DIEGO</b> Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)	<b>Monday June 16, 2008</b>
<b>ONTARIO</b> Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)	<b>Wednesday June 18, 2008</b>
<b>LOS ANGELES</b> Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)	<b>Friday June 20, 2008</b>
<b>GARDEN GROVE</b> Marriott Anaheim Suites, 12015 Harbor Blvd. (Parking: Free self-parking is available.)	<b>Monday June 23, 2008</b>
<b>MONROVIA</b> Courtyard by Marriott, 700 W. Huntington Drive (Parking: Free self-parking is available.)	<b>Tuesday June 24, 2008</b>
<b>SAN FRANCISCO</b> Palace Hotel, 2 New Montgomery St. (Parking: We validate for <b>hotel valet-parking only.</b> )	<b>Thursday June 26, 2008</b>
<b>SACRAMENTO</b> Sheraton Grand Hotel, 1230 J St. (Parking: Validated, self-parking is available in garage on 13th Street, between I and J streets. We do not validate for valet-parking.)	<b>Friday June 27, 2008</b>

Meeting rooms vary in temperature  
Layered dressing is suggested

## **Deposit & Loan Advertising Special Training Seminar**

### **COST:**

**BCG Members:** The cost is **\$335.00 per person** for BCG Members. The Seminar is being offered on an optional basis to Bankers' Compliance Group Members. Therefore, if a BCG member does not register anyone for the Seminar, the BCG member will not be billed. The Seminar is not part of the BCG Membership retainer and will not be billed to BCG Members as part of the BCG pro rata bill unless someone registers from the member institution. *BCG Members are not required to enclose a check for the registration fees.*

**Non-Members:** The cost is **\$450.00 per person** for non-members. **Fee must be paid prior to seminar or attendance will be denied.** *Non-members are required to enclose a check for the registration fees with their registration form.*

**CANCELLATION:** **BCG Member:** Will **not** be billed only if registrant's cancellation notice is received **AT LEAST 3** business days prior to the seminar date they are scheduled to attend.

**Non-Members:** Registration fees will be **fully** refunded if registrant's cancellation notice is received **AT LEAST 3** business days prior to the seminar date. **\$100 ONLY will be refunded** if a cancellation notice is received after that time.

**ADMINISTRATIVE:** We hope that you will mark your calendars to attend this informative seminar. If you plan to attend this seminar, please complete and return the enclosed Registration Form at least **four (4) business days prior to the date of seminar you plan to attend.** We recommend you send in your registration as soon as possible, as **registration forms are accepted on a first-received basis.**

For additional information regarding the seminar, please contact Christine Todi or Monique Billingsley at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.

**ACCREDITATION:** **MCLE** As an added benefit we are offering this Seminar 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 **3 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.

**CRCM Credit:** We are offering this Seminar for credit for Certified Regulatory Compliance Managers (CRCMs). This activity is eligible for **3 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. Continuing education may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **3 hours** of CPE continuing education credit.



DEPOSIT & LOAN ADVERTISING SPECIAL TRAINING SEMINAR

REGISTRATION FORM

REGISTRATION DEADLINE: 4 business days prior to each seminar location

NAME OF ORGANIZATION \_\_\_\_\_

ADDRESS \_\_\_\_\_

RESPONDENT'S NAME AND TITLE \_\_\_\_\_

TELEPHONE NO. \_\_\_\_\_ FAX NO. \_\_\_\_\_



If you have a disability and may require accommodation in order to fully participate in this activity, please check here. You will be contacted by the BCG Coordinator to discuss your specific needs.

LOCATION (8:30—12:00 NOON)	NAMES (PLEASE PRINT)
San Diego Mission Valley Marriott 8757 Rio San Diego Dr., San Diego  <b>Monday, June 16, 2008</b>	
Ontario Airport Marriott 2200 E. Holt Blvd., Ontario  <b>Wednesday, June 18, 2008</b>	
Los Angeles Airport Marriott 5855 West Century Blvd., Los Angeles  <b>Friday, June 20, 2008</b>	
Garden Grove, Marriott Anaheim Suites 12015 Harbor Blvd., Garden Grove  <b>Monday, June 23, 2008</b>	
Monrovia, Marriott Courtyard 700 W. Huntington Drive, Monrovia  <b>Tuesday, June 24, 2008</b>	
San Francisco Palace Hotel 2 New Montgomery St., San Francisco  <b>Thursday, June 26, 2008</b>	
Sacramento Sheraton Grand 1230 J Street, Sacramento  <b>Friday, June 27, 2008</b>	

FEE: **BCG Members:** \$335.00 Per Person [The member will be billed; **DO NOT ENCLOSE A CHECK.**]  
**BCG Non-Members:** \$450.00 Per Person [Enclose check payable to "Aldrich & Bonnefin, P.L.C."]

BCG NON-MEMBER AMOUNT ENCLOSED: \$ \_\_\_\_\_

Please fax or mail this form to: **ALDRICH & BONNEFIN, P.L.C.** P.O. Box 19686 ♦ Irvine, CA 92623  
(949) 474-1944 or (800) 742-3600 ♦ Fax (949) 474-2906 (No Cover Sheet Required)