



bankers' compliance group®

Aldrich & Bonnefin, P.L.C.  
Counsel for Bankers' Compliance Group®  
presents









# Negotiable Instruments

Aldrich & Bonnefin is pleased to invite you and your operations personnel to attend our Negotiable Instruments Seminar. This seminar should prove useful to personnel involved in risk management as well as those with a more advanced knowledge of banking operations. The program should also be helpful for beginners.

We will review the requirements for check signatures and endorsements, the impact of the collections process, and the various types of claims that may be asserted against both collecting and payor banks. This discussion will also address common issues with stop payments, including the appropriate procedure to follow for lost, stolen or destroyed cashier's checks.

Finally, we will go through the various rules under Regulation CC for expedited funds availability and the exceptions to those rules.

## ***SPECIAL POINTS OF INTEREST***

-  Signature Requirements
-  Endorsements
-  Liability for Forged & Altered Checks
-  Cashier's Checks
-  Stop Payments
-  Funds Availability Rules

## ***SPEAKERS***

### **KEITH R. FORRESTER, ESQ.**

Mr. Forrester is a principal with Aldrich & Bonnefin. Since 1993 he has been extensively involved with advising financial institutions on a variety of operations matters, including negotiable instruments, as well as California and Federal laws on financial privacy. Mr. Forrester is a member of the firm's Operations Practice Group and in that capacity has assisted financial institutions in areas such as BSA, new accounts, electronic banking and legal processes.

### **MARK A. MOORE, ESQ.**

Mr. Moore is a principal with Aldrich & Bonnefin and specializes in electronic banking and e-commerce issues. He has assisted banks and non-banks in the development and implementation of alternative payment systems, including smart cards and internet based home-banking functions. His practice also includes ACH and commercial funds transfer systems, both from a contract and a compliance standpoint.

18500 von karman avenue, suite 300, irvine, california 92612-1029  
phone: (800) 742-3600 • fax: (949) 474-0617

e-mail: [bcg@aldrichandbonnefin.com](mailto:bcg@aldrichandbonnefin.com) • website: [www.bankerscompliancegroup.com](http://www.bankerscompliancegroup.com)

Our **Negotiable Instruments Seminar** will be held in the following locations. Please note the specific hotel for your seminar as they can vary according to availability. Please also note the parking rules for **San Francisco** and the validation rules for each location. **We recommend you dress in layers, as the meeting rooms tend to vary in temperature.**

<b>Location &amp; Parking</b>	<b>(Registration begins at 8:00)</b>	<b>8:30 a.m. — 3:00 p.m.</b>
<b>SAN JOSE</b> Hilton & Towers, 300 Almaden Blvd. (Parking: We validate for self-parking only).		Tuesday, June 3, 2008
<b>SAN FRANCISCO</b> Palace Hotel, 2 New Montgomery St. (Parking: We validate for <b>hotel valet-parking only.</b> )		Wednesday, June 4, 2008
<b>GARDEN GROVE</b> <b>Marriott Anaheim Suites</b> , 12015 Harbor Blvd. (Parking: Free self-parking is available).		Thursday, June 5, 2008
<b>ONTARIO</b> Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)		Monday, June 9, 2008
<b>SAN DIEGO</b> Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)		Wednesday, June 11, 2008
<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. Valet-parking not validated.)		Friday, June 13, 2008
<b>LOS ANGELES</b> Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)		Monday, June 16, 2008
<b>WOODLAND HILLS</b> Warner Center Marriott, 21850 Oxnard St. (Parking: We validate for self-parking only.)		Tuesday, June 17, 2008
<b>SANTA BARBARA</b> Biltmore, 1260 Channel Dr. (Parking: We validate for self-parking only.)		Wednesday, June 18, 2008
<b>MONROVIA</b> <b>Doubletree Hotel</b> , 924 W. Huntington Drive (Parking: Free parking is available.)		Friday, June 20, 2008

**ACCREDITATION: APPROVED FOR MCLE CREDIT:** As an added benefit of BCG members, we are offering this seminar to in-house attorneys for Minimum Continuing Legal Education Credits (MCLE). The State Bar of California has approved this activity 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 MCLE.

**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 Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.

**MATERIALS: SPM #7** This will be a full-day seminar from 8:30 a.m. to 3:00 p.m. In conjunction with the seminar, we will be updating Standard Procedures Manual #7, "*Negotiable Instruments.*" **Note:** Only those attendees designated by their institution will receive a manual. All attendees will receive an Agenda and Outline.

**ADMINISTRATIVE MATTERS: Registration begins at 8:00 a.m.** at all locations, along with a continental breakfast. You will be on your own for lunch.

- ◆ **We recommend you send in your registration as soon as possible.** Our desire is to accommodate all our members, however, due to hotel space constraints, we are forced to accommodate seating on a **first-received basis for registrations.** **Registration Deadline is 5 business days prior to each seminar location. Seating and materials cannot be guaranteed after this deadline.**
- ◆ For Bankers' Compliance Group Members, charges will be billed on a pro rata basis.
- ◆ For non-members, there is a \$750 fee for the first person attending from your institution, and a \$250 fee per person for each additional person attending from the same institution. **Fees must be paid and received prior to seminar.** Registration fees will be refunded to non-members only if cancellation notice is received on or before **May 27, 2008.**
- ◆ The law firm reserves the right to limit the number of persons from each member who may attend subject to availability
- ◆ 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.



**IMPORTANT:** Registration due **5 BUSINESS DAYS PRIOR TO EACH SEMINAR LOCATION.** Because of hotel space constraints, we must accommodate seating and materials on a first received basis for registrations.

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

RESPONDENT'S NAME AND EMAIL \_\_\_\_\_

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



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

ABBV.	LOCATIONS:	TIME: 8:30 a.m.—3:00 p.m.
<b>SJ</b>	<b>SAN JOSE, CA.</b> Tuesday, June 3, 2008, Hilton & Towers, 300 Almaden Blvd.	
<b>SF</b>	<b>SAN FRANCISCO, CA.</b> Wednesday, June 4, 2008, Palace Hotel, 2 New Montgomery Street	
<b>GG</b>	<b>GARGEN GROVE, CA.</b> Thursday, June 5, 2008, <b>Marriott Anaheim Suites, 12015 Harbor Blvd.</b>	
<b>ON</b>	<b>ONTARIO, CA.</b> Monday, June 9, 2008, Ontario Airport Marriott, 2200 East Holt Blvd.	
<b>SD</b>	<b>SAN DIEGO, CA.</b> Wednesday, June 11, 2008, Mission Valley Marriott, 8757 Rio San Diego Drive	
<b>SA</b>	<b>SACRAMENTO, CA.</b> Friday, June 13, 2008, Sheraton Grand Hotel, 1230 J Street	
<b>LA</b>	<b>LOS ANGELES, CA.</b> Monday, June 16, 2008, LAX Marriott, 5855 West Century Blvd.	
<b>WH</b>	<b>WOODLAND HILLS, CA.</b> Tuesday, June 17, 2008, Warner Center Marriott, 21850 Oxnard Street	
<b>SB</b>	<b>SANTA BARBARA, CA.</b> Wednesday, June 18, 2008, Santa Barbara Biltmore, 1260 Channel Drive	
<b>MO</b>	<b>MONROVIA, CA.</b> Friday, June 20, 2008, Doubletree Hotel, 924 W. Huntington Drive	

NAME OF ATTENDEE (Premium members: copy sheet and attach)	LOCATION ABBREVIATION (ABOVE)	COMP	PURCHASE	OUTLINE
		MANUAL	MANUAL	ONLY
(CHECK ONE BOX)				
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**REGISTRATION SHEET**

Please fill in name of every attendee and check a box to receive a purchased manual or a complimentary manual (up to 5 per institution).

**PURCHASE MANUAL COST**

SPM #7 is **\$35.00** for duration of seminar. This Price is for Members Only. Member Will Be Billed For Extra Manuals On Its BCG Bill.

**SEMINAR FEE:**

**BCG Members:** PRO RATA  
[The member will be billed; do not enclose a check]

**Non-BCG Member:**  
First Person \$750.00  
Each additional person \$250.00

Check Enclosed: \$ \_\_\_\_\_  
Please **Make Checks Payable** and Return This Form To:

**ALDRICH & BONNEFIN, P.L.C.**  
P.O. Box 19686  
Irvine, CA 92623-1029  
(949) 474-1944 or (800) 742-3600

**Fax (949) 474-2906**  
(No cover sheet required)