



## DOING BUSINESS WITH FAMILY TRUSTS

### SEMINAR HIGHLIGHTS

- ◆ New FDIC rules on deposit insurance of revocable trust accounts (issued in Sept. 2008)
- ◆ What is a family trust?
- ◆ Titling of trust deposit accounts
- ◆ Obtaining TIN's on trust accounts
- ◆ Which truth in lending disclosures are applicable to family trusts?
- ◆ Are loans to family trusts rescindable?
- ◆ Who should sign the loan documents?
- ◆ How do the Reg B signature rules apply to family trusts?
- ◆ Should you require a copy of the trust agreement?
- ◆ Determining whether the trustee is duly authorized
- ◆ What should the Certification of Trust contain?
- ◆ How did the 2005 amendments change the Certification of Trust?
- ◆ Deal with the A-B "marital" trust structure.

Aldrich & Bonnefin, P.L.C. is pleased to invite your lending, operations and compliance staffs to a Special Training Seminar on "Doing Business With Family Trusts." Family trusts, once the exclusive preserve of the wealthy, have become commonplace. As a result, financial institutions face questions every day on how to deal with trusts and trustees. Trusts are remarkably flexible vehicles, with the result that very few hard-and-fast rules exist. We will address both lending and operational issues.

This interesting and fast-paced half-day seminar is presented by Robert Olsen, a principal with the law firm. He will share many practical examples. Materials distributed will include a detailed outline, including a form of Certification of Trust. Some degree of banking experience will be assumed.

### 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
LOS ANGELES Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)	Thursday November 13, 2008
GARDEN GROVE Anaheim Marriott Suites, 12015 Harbor Blvd. (Parking: Free self-parking is available.)	Monday November 17, 2008
MONROVIA Courtyard by Marriott, 700 W. Huntington Drive (Parking: Free self-parking is available.)	Tuesday November 18, 2008
SAN DIEGO Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)	Wednesday November 19, 2008
ONTARIO Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)	Friday November 21, 2008
SACRAMENTO 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.)	Monday November 24, 2008
SAN FRANCISCO Palace Hotel, 2 New Montgomery St. (Parking: We validate for hotel valet-parking only.)	Tuesday November 25, 2008

Meeting rooms vary in temperature  
Layered dressing is suggested

## Doing Business with Family Trusts 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 Summer Myers 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.



**DOING BUSINESS WITH FAMILY TRUSTS 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)
<b>Thursday, November 13, 2008</b> Los Angeles Airport Marriott 5855 West Century Blvd., Los Angeles	
<b>Monday, November 17, 2008</b> Garden Grove, Anaheim Marriott Suites 12015 Harbor Blvd., Garden Grove	
<b>Tuesday, November 18, 2008</b> Monrovia, Courtyard by Marriott 700 W. Huntington Drive, Monrovia	
<b>Wednesday, November 19, 2008</b> San Diego Mission Valley Marriott 8757 Rio San Diego Dr., San Diego	
<b>Friday, November 21, 2008</b> Ontario Airport Marriott 2200 E. Holt Blvd., Ontario	
<b>Monday, November 24, 2008</b> Sacramento Sheraton Grand 1230 J Street, Sacramento	
<b>Tuesday, November 25, 2008</b> San Francisco Palace Hotel 2 New Montgomery St., San Francisco	

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)