



ALDRICH & BONNEFIN, P.L.C.
counsel for Bankers' Compliance Group®
presents

COMMUNITY REINVESTMENT ACT



Although things have been fairly quiet, the Community Reinvestment Act rules continue to challenge bankers in their efforts to serve their communities. From properly defining their assessment areas, to knowing and understanding their performance context, to analyzing their CRA performance, bankers must be able to tell their CRA story. With that in mind, Aldrich & Bonnefin, P.L.C. is pleased to invite you, your institution's CRA Officer and members of senior management to attend our informative seminar on the Community Reinvestment Act. We will discuss several areas including assessment area delineation, performance context factors, data integrity issues, HMDA compliance, how to prepare for your CRA exam, issues unique to intermediate small banks, and opportunities that are being presented to banks in the current housing crisis.

Speakers

JANET M. BONNEFIN, ESQ., a principal of Aldrich & Bonnefin, specializes in regulatory compliance, consumer lending, new product development and retail banking matters. Ms. Bonnefin has represented the Bankers' Compliance Group for over 20 years, has taught many programs for the Bankers' Compliance Group and California Bankers Association, and enjoys advising the firm's clients regarding their CRA programs.

CLAUDIA NOEL, CRCM, is a Paralegal with Aldrich & Bonnefin. Ms. Noel consults with a variety of financial institutions regarding CRA and HMDA compliance requirements. She also provides CRA and HMDA training and auditing assistance. Ms. Noel has over 20 years of banking and compliance experience.

KEY TOPICS

- **Special Issues for "Intermediate Small Banks"**
- **Rules for Defining Your Assessment Area**
- **Preparing for Your CRA Exam**
- **Opportunities Presented By the Mortgage Meltdown**
- **Data Integrity Issues for All Institutions: Call Report Definitions, Gross Annual Revenues, Refinancings and Renewals, and More**

Event held under Bankers' Compliance Group

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Our *Community Reinvestment Act 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.**

Location & Parking	(Registration begins at 8:00)	8:30 a.m. — 3:00 p.m.
SAN FRANCISCO Palace Hotel, 2 New Montgomery St. (Parking: We validate for hotel valet-parking only.)		Wednesday, September 3, 2008
SAN JOSE Hilton & Towers, 300 Almaden Blvd. (Parking: We validate for self-parking only.)		Thursday, September 4, 2008
SANTA BARBARA Biltmore, 1260 Channel Dr. (Parking: Free self-parking is available.)		Monday, September 8, 2008
WOODLAND HILLS Warner Center Marriott, 21850 Oxnard St. (Parking: We validate for self-parking only.)		Tuesday, September 9, 2008
SAN DIEGO Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)		Thursday, September 11, 2008
LOS ANGELES Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)		Friday, September 12, 2008
SACRAMENTO 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.)		Tuesday, September 16, 2008
GARDEN GROVE Anaheim Marriott Suites, 12015 Harbor Blvd. (Parking: Free self-parking is available.)		Wednesday, September 17, 2008
ONTARIO Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)		Thursday, September 18, 2008
MONROVIA Doubletree Hotel, 924 W. Huntington Drive (Parking: Free parking is available.)		Friday, September 19, 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 #15 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 #15, "*Community Reinvestment Act.*" **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 **August 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 Summer Myers 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.
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SJ	SAN JOSE, CA. Thursday, September 4, 2008, Hilton & Towers, 300 Almaden Blvd.	
SB	SANTA BARBARA, CA. Monday, September 8, 2008, Santa Barbara Biltmore, 1260 Channel Drive	
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SD	SAN DIEGO, CA. Thursday, September 11, 2008, Mission Valley Marriott, 8757 Rio San Diego Drive	
LA	LOS ANGELES, CA. Friday, September 12, 2008, LAX Marriott, 5855 West Century Blvd.	
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MO	MONROVIA, CA. Friday, September 19, 2008, Doubletree Hotel, 924 West Huntington Drive	

NAME OF ATTENDEE (Premium members: copy sheet and attach)	LOCATION ABBREVIATION (ABOVE)	COMP MANUAL	PURCHASE MANUAL	OUTLINE ONLY
(CHECK ONE BOX)				
1)				
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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 BCG member).

PURCHASE MANUAL COST

SPM #15 is **\$30.00** 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:

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P.O. Box 19686
Irvine, CA 92623-1029
(949) 474-1944 or (800) 742-3600

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