

New Accounts Documentation & Compliance

August 2014

Aldrich Bonnefin & Moore, PLC invites you and your operations and compliance staffs to attend a seminar covering New Accounts Documentation. Having proper new account policies and procedures can help financial institutions prevent or at least reduce the risk of fraud and other losses.

This Seminar will focus on documents that institutions will want to review during the account-opening process for individuals, businesses (such as corporations, partnerships and LLCs), fiduciaries (for example, trusts, decedent estates and guardianships) and professionals (attorneys and property management companies). Finally, we will also discuss the scope of the federal regulatory guidance on overdraft protection, including the applicability of the guidance to institutions that do not have a formal overdraft program.

We will also provide you with some tools that will be helpful in developing new account policies and procedures to assist you in complying with both CIP and KYC standards.

Highlights

- ◆ CIP and KYC Issues
- ◆ Documenting Accounts
 - Personal accounts
 - Business accounts
 - Fiduciary accounts
 - Professional accounts
- ◆ Opening and Maintaining Accounts for Family Trusts
- ◆ Overdraft Protection Update



WHO SHOULD ATTEND?

- Operations staff
- Compliance officers
- New accounts personnel
- In-house counsel
- BSA department personnel

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

Tricia E. Engelhardt, Esq., an associate of Aldrich Bonnefin & Moore, PLC, joined the firm in May 2007 as a law clerk. She became an Associate Attorney in January 2009. Ms. Engelhardt graduated from Whittier Law School, Summa Cum Laude. She was the valedictorian of her law school's graduating class and served as Executive Editor of the Whittier Law Review. She received her bachelor's degree from Framingham State College, Framingham, Massachusetts in 2002. Prior to law school, Ms. Engelhardt worked as a senior auditor at a regulatory compliance firm in Boston. Ms. Engelhardt is originally from Boston, Massachusetts. She is a member of the State Bar of California and the Orange County Bar Association.



Our **New Accounts Documentation & Compliance Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. You will need to note the specific location you are attending as hotels can vary from month to month.

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
LOS ANGELES	Friday, August 1 Registration closes at noon on 7/28	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SACRAMENTO	Tuesday, August 5 Registration closes at noon on 7/30	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
MONROVIA	Friday, August 8 Registration closes at noon on 8/4	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SANTA BARBARA	Tuesday, August 12 Registration closes at noon on 8/6	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, August 13 Registration closes at noon on 8/7	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
ONTARIO	Friday, August 15 Registration closes at noon on 8/11	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA CLARA	Tuesday, August 19 Registration closes at noon on 8/13	Santa Clara Marriott (NEW LOCATION) 2700 Mission College Blvd., (408) 988-1500	We validate for self-parking only.
SAN FRANCISCO	Wednesday, August 20 Registration closes at noon on 8/14	Palace Hotel 2 New Montgomery St., (415) 512-1111	We validate for hotel valet-parking only.
GARDEN GROVE	Friday, August 22 Registration closes at noon on 8/18	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN DIEGO	Tuesday, August 26 Registration closes at noon on 8/20	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.

REGISTRATION: To register for this Seminar, please contact your institution's Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.com for assistance or to obtain a username and password.

REGISTRATION FEES FOR NON-MEMBERS: Non-member registration fee is \$750 for the first person attending from an institution and \$450 for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received 5 business days prior to the Seminar date.

MATERIALS: For this Seminar, Standard Procedures Manual #2, "New Accounts Documentation & Compliance," will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional copies of SPM #2 during August for \$45.00 per copy plus applicable sales tax.

FOOD: A continental breakfast will be provided. You will be on your own for lunch.

ATTIRE: Dress accordingly as the temperature in ballrooms can fluctuate.

DISABILITIES: If you require special accommodation in order to fully participate in the Seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

ACCREDITATION

MCLE: Aldrich Bonnefin & Moore, PLC 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. This activity has been approved in the amount of **4.75** hours.

CRCM: Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit (www.icbmembers.org and click on "Submit Continuing Education Credits)." This activity **may** be eligible for **6** continuing education credit by the ICB.

CPE: Aldrich Bonnefin & Moore, PLC follows Continuing Education (CE) 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.