

Aldrich & Bonnefin, PLC, Counsel for Bankers' Compliance Group® Presents

General Banking Operations

August 2017

Aldrich & Bonnefin, PLC is pleased to invite you and your operations staff to attend a Seminar addressing operations compliance. We will discuss recent developments and updates in a number of banking operations areas, from account agreement disclosures to recent amendments to California's Unclaimed Property Law. The Seminar will also include an overview of TIN certification requirements. As part of this discussion, we will go through the IRS Form W-9 and the various Form W-8BENs.

Additionally, the presentation will include issues and processes triggered when an institution is notified of an account holder's death. This death of depositor discussion will include small estate processes, as well as estates subject to probate. We will also cover powers of attorney, including content requirements and related risks (general, durable, statutory, and trustee scenarios).

Last, we will provide an overview of the elements needed for your vendor management program, including due diligence processes and contract negotiations.



SPEAKER: Keith R. Forrester, Esq., is a principal of Aldrich & Bonnefin. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as the California and Federal right to financial privacy laws.

Mr. Forrester is a member of the firm's Operations and FinTech Practice Group and in that capacity assists financial institutions in areas such as BSA, negotiable instruments, electronic banking and legal processes.

SPEAKER: Anne M. McEvelly, Esq., is a principal of Aldrich & Bonnefin. Her practice currently focuses on vendor management and contract negotiations, as well as general banking compliance matters, including IRS information reporting, consumer and commercial electronic banking, new account documentation, and Bank Secrecy Act compliance.



SEMINAR HIGHLIGHTS

- Death of depositor processes
- TIN certifications (Form W-9 and W-8BENs)
- Powers of attorney (general, durable and statutory)
- Unclaimed property update
- Deposit disclosure and agreement issues
- Vendor management programs

WHO SHOULD ATTEND?

Please invite your operations staff, new accounts personnel, compliance officers and in-house counsel.

ALDRICH
&
BONNEFIN

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Our **General Banking Operations Seminar** will be held at the following locations.

Note: Hotel locations can vary from month to month.

LOCATIONS	DATE AND TIME	HOTEL INFO	PARKING INFO
SANTA BARBARA	Tuesday, August 1, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 7/26	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wed., August 2, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 7/27	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
LOS ANGELES	Friday, August 4, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday, 7/31	Renaissance Los Angeles Airport (NEW) 9620 Airport Boulevard., (310) 337-2800	We validate for self-parking only.
MONROVIA	Tuesday, August 8, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 8/2	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN FRANCISCO	Thursday, August 10, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday, 8/4	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Friday, August 11, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday, 8/7	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SAN DIEGO	Tuesday, August 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 8/9	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
SACRAMENTO	Thursday, August 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday, 8/11	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.
GARDEN GROVE	Friday, August 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday, 8/14	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
ONTARIO	Wed., August 23, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 8/17	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.

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 info@bankerscompliancegroup.com for assistance.

NON-MEMBERS: The 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, 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 #9, "General Banking Operations" 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 hard copies of SPM #9 during August for **\$65.00** per copy plus shipping charges and applicable sales tax.

ACCREDITATION

MCLE: Aldrich & Bonnefin, 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 credits.

CPE: Aldrich & Bonnefin, 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.