

Negotiable Instruments Law

August 2018

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 navigate the recent and long overdue Regulation CC Final Rule which reflects the reality that the nation's check collection system is now practically entirely electronic. This detailed discussion will include Regulation CC's new warranties and indemnities for electronic check collection as well as new presentment and return requirements. We will also discuss the interrelationship between Regulation CC, the UCC and the ECCHO rules for those checks which are collected outside of the federal reserve system.

Finally, we will review the requirements for check signatures and endorsements, including the various types of fraud claims that may be asserted against both depository and payor banks.



Keith R. Forrester, Esq. is a principal of Aldrich & Bonnefin. Since 1993, Mr. Forrester has been extensively involved in 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.



SEMINAR HIGHLIGHTS

- Regulation CC Final Rule
- Impact of electronic check processing
- Applicability of ECCHO Rules
- Liability for forged and altered checks
- Account holders' stop payment rights

WHO SHOULD ATTEND?

Please invite your operations personnel, compliance staff, in-house counsel and risk management officers.

Our *Negotiable Instruments Law 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
SAN JOSE	Friday, August 3, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 7/30	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
MONROVIA	Tuesday, August 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 8/1	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SACRAMENTO	Friday, August 10, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 8/6	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in public parking garage directly across from hotel, on corner of 13th and J Streets. Valet-parking not validated.
SAN FRANCISCO	Tuesday, August 14, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 8/8	San Francisco Hilton Union Square 333 O'Farrell Street (415) 771-1400	Validated self-parking is available in garage on Ellis Street, between Mason and Ellis. Valet-parking not validated.
LOS ANGELES	Wednesday, August 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 8/9	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
ONTARIO	Friday, August 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 8/13	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA BARBARA	Wednesday, August 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 8/16	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Thursday, August 23, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday 8/17	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, August 24, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 8/20	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.

Note that BCG has discontinued offering seminars in San Diego for the time being.

REGISTRATION

To register for this Seminar, please contact your institution's Main Contact, or if you are authorized, log in at <https://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 #7 "Negotiable Instruments Law," will be updated. Each member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." Non-member attendees will receive one hard copy manual, which will be mailed to the attendee by the end of the Seminar month. All registered attendees will receive a Discussion Outline the day of the Seminar. Members Only may purchase additional hard copies of SPM #7 during August for \$45.00 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: We have submitted to the American Bankers Association a request for approval of this activity in order for Certified Regulatory Compliance Managers to receive continuing education credit. The activity may be eligible for up to 4.75 continuing education credits. Contact the law firm for further information regarding the status of our request (info@bankerscompliancegroup.com).

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.