

General Banking Operations

February 2019

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. The Seminar will also include an overview of considerations and requirements triggered when opening a deposit account for nonresident alien individuals and foreign entities. As part of this discussion, we will go through the various IRS Forms W-8.

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 operations roundup of current hot topics.



WHO SHOULD ATTEND?

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

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

- Banking nonresident alien depositors
 - Foreign status certifications (W-8s)
 - Impact of CA Unruh Act
 - BSA compliance expectations
- Death of depositor processes
 - Small estates
 - Probate estates
 - Personal, business and trust accounts
- Powers of attorney (general, durable and statutory)
- Operations hot topics roundup!

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
MONROVIA	Friday, Feb. 1, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon., 1/28	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SANTA BARBARA	Tuesday, Feb. 5, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 1/30	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, Feb. 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 1/31	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SAN FRANCISCO	Friday, Feb. 8, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon., 2/4	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SACRAMENTO	Tuesday, Feb. 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 2/6	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in Ace/ Sheraton garage directly across the street, on corner of 13th Street and J Streets. Valet-parking not validated.
GARDEN GROVE	Friday, Feb. 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon., 2/11	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
LOS ANGELES	Wednesday, Feb. 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 2/14	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN JOSE	Friday, Feb. 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 2/15	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
ONTARIO	Tuesday, Feb. 26, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 2/20	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 <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 **\$550** 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. 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 #9 during February 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.