

New Accounts Documentation & Truth in Savings Act/Regulation DD

July 2013

Aldrich Bonnefin & Moore, PLC invites you and your operations and compliance staff to attend a seminar covering new accounts documentation. Having proper new account policies and procedures can help prevent or at least reduce the risk of fraud and other losses for financial institutions. We will provide financial institutions with some tools necessary to develop new account policies and procedures to assist in complying with both CIP and BSA customer due diligence requirements.

This seminar will focus on documents that institutions will want to review during the account-opening process for individuals, businesses (e.g., corporations, partnerships and LLCs) and fiduciaries (e.g., trusts, decedent estates and property management companies).

Finally, we will also discuss recent developments in the area of overdraft protection, including disclosure requirements, order of payment problems and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) under Section 5 of the FTC Act.

Highlights

- ◆ Documenting accounts
 - Personal accounts
 - Business accounts
 - Fiduciary accounts
- ◆ Opening and maintaining accounts for family trusts
- ◆ Overdraft protection
 - Disclosure issues
 - UDAAP concerns



Who should attend:

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

Keith R. Forrester, Esq., a principal of Aldrich Bonnefin & Moore, PLC since 1993, has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as California and Federal laws on financial privacy. 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. He is also a member of the California State Bar Business Law Section's Financial Institutions Committee.

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 & Truth in Savings Act/Regulation DD Seminar* will be held in the following locations from 8:30 a.m. - 3:00 p.m. You will need to note the specific location you are attending as hotels can vary from month to month.

| LOCATIONS: | DATE: | HOTEL INFO: | PARKING: |
|----------------|---|---|---|
| ONTARIO | Monday, July 1 Registration closes at noon on 6/25 | Ontario Doubletree (New) 222 North Vineyard Ave., (909) 937-0900 | Free self-parking is available. |
| SAN DIEGO | Wednesday, July 3 Registration closes at noon on 6/28 | Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800 | We validate for self-parking only. |
| SANTA BARBARA | Tuesday, July 9 Registration closes at noon on 7/03 | Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261 | Free self-parking is available. |
| WOODLAND HILLS | Wednesday, July 10 Registration closes at noon on 7/05 | Warner Center Marriott 21850 Oxnard St., (818) 887-4800 | We validate for self-parking only. |
| SAN JOSE | Friday, July 12 Registration closes at noon on 7/08 | Hilton Hotel 300 Almaden Blvd., (408) 287-2100 | We validate for self-parking only. |
| MONROVIA | Tuesday, July 16 Registration closes at noon on 7/10 | Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211 | Free self-parking is available. |
| SACRAMENTO | Thursday, July 18 Registration closes at noon on 7/12 | 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, July 19 Registration closes at noon on 7/15 | Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000 | Free self-parking is available. |
| LOS ANGELES | Tuesday, July 23 Registration closes at noon on 7/17 | LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700 | We validate for self-parking only. |
| SAN FRANCISCO | Thursday, July 25 Registration closes at noon on 7/19 | Palace Hotel 2 New Montgomery St., (415) 512-1111 | We validate for hotel valet-parking only. |

REGISTRATION: To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. 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 is mandatory. Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received 5 business days prior to the event.

MATERIALS: For this seminar, Standard Procedures Manual #2, "*New Accounts Documentation & Truth in Savings Act/Regulation DD*," will be updated. Only those attendees designated by their institution will receive a manual. All attendees will receive a Discussion Outline. Members Only may purchase additional copies of SPM #2 for \$40.00/copy during July, plus postage.

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

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** credit 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** hours of 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 **4.5** hours of CPE Continuing Education credit.

For additional information, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.