

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

Enhancing Your Compliance Management Program

June 2017

Aldrich & Bonnefin is pleased to invite you, your compliance staff and the management of your financial institution to attend a Seminar on Compliance Management. This Seminar will focus on structuring an effective, risk-based compliance program for a financial institution and implementing the program's objectives. There will be case studies to make the seminar of immediate practical value to all who attend.

With increasing regulatory scrutiny and civil litigation against financial institutions, as well as the implementation of the new integrated mortgage disclosures, attention must be paid to systems and procedures for compliance with federal and state laws and regulations. Without a structured compliance program, compliance dollars can be wasted and the institution's ability to comply can be dramatically diminished. Without a formal compliance program, the institution is exposed to the risk of liability to shareholders, customers and regulators alike. In contrast, having a strong, well-managed compliance program can mitigate any occasional violations that inevitably occur.

SPEAKERS:

Janet M. Bonnefin is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer lending, fair lending, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Janet manages Bankers' Compliance Group for the firm and currently serves on CBA's Regulatory Compliance Committee.

Robert K. Olsen is a principal of Aldrich & Bonnefin, specializing in consumer financial services, privacy and other regulatory compliance. Robert, who has practiced law for 33 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster. He is the 2016 recipient of the California Bankers Association's Frandzel Award for outstanding outside counsel.



SEMINAR HIGHLIGHTS

- Purpose of a compliance program
- Regulators' expectations
- How to structure a compliance program
- Implementing a risk-based compliance approach
- The role of the compliance manager in today's regulatory environment
- Hallmarks of an effective compliance training program
- Responsibilities of senior management and directors

WHO SHOULD ATTEND?

Please invite your compliance managers, compliance staff, risk managers, compliance auditors, senior executives, outside directors and in-house counsel.

ALDRICH
&
BONNEFIN

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Our **Compliance Management 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, June 2, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tuesday, 5/30	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SANTA BARBARA	Tuesday, June 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 5/31	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, June 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thursday, 6/1	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, June 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday, 6/5	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
ONTARIO	Tuesday, June 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 6/7	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
LOS ANGELES	Thursday, June 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday, 6/9	Renaissance Los Angeles Airport 9620 Airport Boulevard., (310) 337-2800	We validate for self-parking only.
SACRAMENTO	Monday, June 19, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tuesday, 6/13	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.
SAN FRANCISCO	Thursday, June 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday, 6/16	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Friday, June 23, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday, 6/19	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SAN DIEGO	Tuesday, June 27, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 6/21	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 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 #10, "Compliance Management"** 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 #10 during June for **\$30.00** 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.