

Compliance Management

November 2019

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 specifically for financial institutions 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 need to implement ever-changing regulations, 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 an institution's ability to comply can be dramatically diminished. Without a formal compliance program, an 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.

WHO SHOULD ATTEND?

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

SPEAKER: **Janet M. Bonnefin** is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer lending, fair lending, compliance management and CRA. Janet manages Bankers' Compliance Group for the firm and serves as editor of BCG's publications.



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 of financial institutions

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
SANTA BARBARA	Monday, Nov. 4, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues., 10/29	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free street parking is available.
WOODLAND HILLS	Tuesday, Nov. 5, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 10/30	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
LOS ANGELES	Wednesday, Nov. 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 10/31	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN FRANCISCO	Friday, Nov. 8, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon., 11/4	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Wednesday, Nov. 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 11/7	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
GARDEN GROVE	Friday, Nov. 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 11/8	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
MONROVIA	Monday, Nov. 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues., 11/12	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
ONTARIO	Tuesday, Nov. 19, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 11/13	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SACRAMENTO	Thursday, Nov. 21, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 11/15	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in Ace/ Sheraton garage directly across the street, on the corner of 13th Street and J Streets. Valet-parking not validated.

SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

	DATE AND TIME	LOGIN INFORMATION
RECORDING PLAYBACK	Tuesday, Nov. 26, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Wed., 11/20	Registrants will receive an email two business days prior to the Seminar Recording Playback with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: 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 **\$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.

Cancellation Policy: We will fully refund your registration fee if we receive your written cancellation request **AT LEAST** five business days prior to the Seminar date. If we receive your cancellation request after this deadline but before the Seminar date, we will charge you a \$50 administrative fee and refund the balance of your registration fee. If you do not cancel before the Seminar date, your registration fee is non-refundable.

MATERIALS

For this Seminar, Standard Procedures Manual #10, "Compliance Management," 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 at the Seminar. Members Only may purchase additional hard copies of SPM #10 during November 2019 for \$30.00 per copy plus shipping charges and applicable sales tax.

ACCREDITATION

(Continuing education credit will only be provided to the registrant)

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: Compliance Management Seminar has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees/participants. 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.