

# General Banking Operations

October 2020

**A**ldrich & Bonnefin, PLC is pleased to invite you and your operations staff to attend a Seminar addressing operations compliance. We will discuss a number of important banking operations compliance areas.

The Seminar will include an overview of taxpayer ID number certification requirements. As part of this discussion, we will go through the IRS Form W-9 and the various Form W-8BENs.

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 highlight a recent change to the dollar threshold applicable to small estate affidavits.

We will also cover powers of attorney, including content requirements and related risks (general, durable, statutory, and trustee scenarios).

Last, we will provide an overview of the recent regulatory guidance related to your vendor management program, including key elements from the FFIEC's Joint Statement on Security in a Cloud Computing Environment and the OCC's Bulletin updating its third-party relationship FAQs.

## SEMINAR HIGHLIGHTS

- ... Taxpayer ID number certifications (Form W-9 and W-8BENs)
- ... Detailed death of depositor processes (dollar threshold for small estate has changed!)
- ... Powers of attorney (general, durable and statutory)
- ... Recent regulatory guidance impacting vendor management programs

### WHO SHOULD ATTEND?

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



**We have scheduled only  
Recording Playbacks with Live Q&A  
for this Seminar.  
No in-person Seminar locations will be held.**



**Speaker:** Keith R. Forrester, Esq., is a principal of Aldrich & Bonnefin. Since 1993, Mr. Forrester has been extensively involved with advising financial Institutions on a variety of general banking operations and compliance matters. 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 Bank Secrecy Act compliance, negotiable instruments, electronic banking, new accounts, treasury services, right to financial privacy laws and legal processes.



**Speaker:** Anne McEvelly Esq., is a principal of Aldrich & Bonnefin PLC, specializing in regulatory compliance, including banking operations, treasury services and vendor management and contract negotiations. Ms. McEvelly is co-manager of the firm's Operations & FinTech Practice Group. Prior to joining the firm, she was in-house counsel to Toyota and Lexus Financial Services and also counsel to the Resolution Trust Corporation. Prior to practicing law, she worked with California Federal Bank. Anne graduated from Whittier College School of Law and also received her BA from California State University, Long Beach.

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**SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY**  
**(Continuing education credit will be provided only to the registrant)**

	DATE AND TIME	LOGIN INFORMATION
<b>RECORDING PLAYBACK #1</b>	Tuesday, October 13, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 10/08	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.
<b>RECORDING PLAYBACK #2</b>	Thursday, October 15 , 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Fri., 10/09	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.
<b>RECORDING PLAYBACK #3</b>	Wednesday, October 21 , 8:30 a.m. - 3:00 p.m. Registration closes at noon on Fri., 10/16	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.
<b>RECORDING PLAYBACK #4</b>	Friday, October 23 , 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Tues., 10/20	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.

**MATERIALS**

For this Seminar, Standard Procedures Manual #09, "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." As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar. Members Only may purchase additional hard copies of SPM #09 during October 2020 for \$85.00 per copy plus shipping charges and applicable sales tax.

**ACCREDITATION**

**(Continuing education credit will be provided only 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:** ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. "General Banking Operations" has been approved for 5.75 CE credits. This statement is not an endorsement of this program or its sponsor." Certification holders must report these credits at [aba.csod.com](http://aba.csod.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.