

# New Accounts Documentation & Compliance

## September 2015

Aldrich & Bonnefin invites you and your operations and compliance staffs to attend a Seminar covering New Accounts Documentation. Having proper new account policies and procedures can help financial institutions prevent or at least reduce the risk of fraud and other losses.

This Seminar will focus on documents that institutions will want to review during the account-opening process for individuals, businesses (such as corporations, partnerships and LLCs), fiduciaries (for example, trusts, decedent estates and guardianships) and professionals (in particular, property management companies). Additionally, with an election year approaching, our discussion will also cover opening and maintaining political campaign accounts.

Finally, we will address the recent FDIC guidance on brokered deposits which was released in the form of frequently asked questions.



## HIGHLIGHTS

- ◆ CIP and Customer Due Diligence Issues
- ◆ Documenting Accounts
  - Personal accounts
  - Business accounts
  - Fiduciary accounts
  - Professional accounts
- ◆ Opening and Maintaining Accounts for Family Trusts
- ◆ Political Campaign Accounts
- ◆ FDIC Guidance on Brokered Deposits

## WHO SHOULD ATTEND

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

## SPEAKERS

### Anne M. McEvilly, Esq.

Ms. McEvilly is a principal of Aldrich & Bonnefin, PLC and advises financial institutions in all areas of compliance, including banking operations and consumer lending. She originally was an associate with the Firm from 1995-2001 and returned to the Firm in 2007. Ms. McEvilly became a shareholder of the Firm in December 2010. From 2001 to 2007, Ms. McEvilly was in-house counsel to Toyota and Lexus Financial Services, specializing in retail installment sales transactions, lease agreements, tax information reporting, privacy compliance and information security. Her practice currently focuses on vendor management and contract negotiations, as well as general banking compliance matters, including consumer and commercial electronic banking, new account documentation, and Bank Secrecy Act compliance.

*(Ms. McEvilly will be presenting at the Ontario, San Jose, Santa Barbara, Woodland Hills and Los Angeles locations.)*

**Keith R. Forrester, Esq.**, is a principal with Aldrich & Bonnefin, PLC. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as California and Federal right to financial privacy laws. 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. *(Mr. Forrester will be presenting at the Sacramento, San Diego, Garden Grove, Monrovia and San Francisco locations.)*



Our **New Accounts Documentation & Compliance Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. You will need to note the specific location you are attending as hotels can vary from month to month.

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SACRAMENTO	Tuesday, September 1 Registration closes at noon on 8/26	<b>Sheraton Grand Sacramento Hotel</b> 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.
ONTARIO	Thursday, September 3 Registration closes at noon on 8/28	<b>Ontario Doubletree</b> 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SAN DIEGO	Friday, September 4 Registration closes at noon on 8/31	<b>Marriott Mission Valley</b> 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
SAN JOSE	Wednesday, September 9 Registration closes at noon on 9/3	<b>San Jose Marriott</b> 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
GARDEN GROVE	Friday, September 11 Registration closes at noon on 9/8	<b>Anaheim Marriott Suites</b> 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SANTA BARBARA	Tuesday, September 15 Registration closes at noon on 9/9	<b>Four Seasons Resort, The Biltmore</b> 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, September 16 Registration closes at noon on 9/10	<b>Warner Center Marriott</b> 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
MONROVIA	Friday, September 18 Registration closes at noon on 9/14	<b>Courtyard Marriott</b> 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN FRANCISCO	Tuesday, September 22 Registration closes at noon on 9/16	<b>Palace Hotel</b> 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
LOS ANGELES	Wednesday, September 23 Registration closes at noon on 9/17	<b>LAX Airport Marriott</b> 5855 West Century Blvd., (310) 641-5700	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](mailto:info@bankerscompliancegroup.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 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 #2, "New Accounts Documentation & Compliance" 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 #2 during September for \$45.00 per copy plus shipping charges and applicable sales tax.

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

**ATTIRE:** Business casual. Because the temperature in ballrooms can fluctuate, please dress accordingly.

**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, 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](http://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.