

# Negotiable Instruments Law

October 2012



Aldrich Bonnefin & Moore, PLC is pleased to invite you and your operations personnel to attend our Negotiable Instruments Seminar. This seminar should prove useful to personnel involved in risk management as well as those with a more advanced knowledge of banking operations. The program should also be helpful for beginners.

We will review the requirements for check signatures and endorsements, the impact of the collections process, and the various types of claims that may be asserted against both depository and payor banks. This discussion will also focus on the various issues with electronic checks under Check 21, image exchange and remote deposit, including mobile deposit.

Finally, we will discuss expedited funds availability rules, including the impending amendments to Regulation CC.



## HIGHLIGHTS

- Signature requirements
- Endorsements
- Liability for forged and altered checks
- Funds availability
- Electronic check issues
  - ✓ Check 21
  - ✓ Image exchange
  - ✓ Remote deposit
- Mobile Deposit

### Who should attend:

- Operations personnel
- New accounts personnel
- In-house counsel
- Risk management

**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.

**Anne M. McEville, Esq.**

Ms. McEville is a principal of Aldrich Bonnefin & Moore, 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. McEville became a shareholder of the Firm in December 2010. From 2001 to 2007, Ms. McEville 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 general banking compliance matters, including consumer and commercial electronic banking, new account documentation, and Bank Secrecy Act compliance.



Our *Negotiable Instruments 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:
WOODLAND HILLS	Tuesday, Oct. 2	Warner Center Marriott, 21850 Oxnard St.	We validate for self-parking only.
SANTA BARBARA	Wednesday, Oct. 3	Four Seasons Resort, The Biltmore, 1260 Channel Dr.	Free self-parking is available.
LOS ANGELES	Thursday, Oct. 4	LAX Airport Marriott, 5855 West Century Blvd.	We validate for self-parking only.
ONTARIO	Tuesday, Oct. 9	Radisson Hotel Ontario Airport, 2200 East Holt Blvd.	Free self-parking is available.
SAN FRANCISCO	Thursday, Oct. 11	Palace Hotel, 2 New Montgomery St.	We validate for hotel valet-parking only.
SAN JOSE	Friday, Oct. 12	Hilton, 300 Almaden Blvd.	We validate for self-parking only.
SAN DIEGO	Tuesday, Oct. 16	Marriott Mission Valley, 8757 Rio San Diego Dr.	We validate for self-parking only.
SACRAMENTO	Thursday, Oct. 18	Sheraton Grand Sacramento Hotel, 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
GARDEN GROVE	Friday, Oct. 19	Anaheim Marriott Suites, 12015 Harbor Blvd.	Free self-parking is available.
MONROVIA	Tuesday, Oct. 23	Courtyard Marriott, 700 W. Huntington Drive	Free self-parking is available.

**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. The registration deadline is 5 business days prior to the date of the seminar you wish to attend. Otherwise we are unable to assure you of a seat and materials. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or [PTyler@ABMLawFirm.com](mailto: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. We must receive your registration fees prior to the seminar date. **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 on or before Friday, September 28, 2012.

**MATERIALS:** For this seminar, Standard Procedures Manual #7, "Negotiable Instruments Law," will be updated. Only those attendees designated by their institution will receive a manual. All attendees will receive an Agenda and Discussion Outline.

**PURCHASE MANUAL COST:** Members Only may purchase additional copies of SPM #7 for \$30.00 per copy during the month of October. BCG Members will be billed for extra manuals on their BCG bill.

**PARKING:** Note the parking validation rules for each location in the list above.

**DRESS:** We recommend layers, as the meeting rooms tend to vary in temperature.

**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** 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 **5.75** hours of continuing education credit by the ICB.

**CPE:** Aldrich Bonnefin & Moore, PLC follows Continuing Education 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.

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