

On-Demand

2026

Webinar

Advertising Deposit Accounts

Originally presented on
Thursday, April 23, 2026
(2.0 hours)

Presented by
Tricia E. Engelhardt, Esq.
Principal of Aldrich & Bonnefin, PLC



WHO SHOULD ATTEND?

Marketing department personnel,
Operations personnel,
Compliance officers,
In-house legal counsel

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC*

This comprehensive Webinar will cover various forms of deposit promotions, including lottery prohibitions, “free” account marketing campaigns, “refer-a-friend” promotions, and other giveaways. Our discussion will include a review of regulatory compliance expectations impacting deposit advertisements, including Regulation DD advertising disclosure requirements and IRS information reporting.

We will also discuss the FDIC’s recent modernization of its official sign requirements, with a focus on the impact to advertisements, websites, and false advertising concerns.

This Webinar presentation will include a closer look at relevant regulatory consent orders and the hard “lessons learned” of other institutions.

Highlighted areas will include:

- “New” FDIC’s final rule impacting advertisements
- California law impacting lottery promotions
- “Free” accounts and services
- “Refer-a-friend” programs
- Bump-rate and “liquid” CDs
- UDAAP considerations
- Impact on IRS information reporting obligations
- Overview of Reg DD advertising disclosures

ON-DEMAND STREAMING AVAILABLE

ALDRICH
&
BONNEFIN

Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancesgroup.com



* Janet Bonnefin has retired from the firm.

Advertising Deposit Accounts— On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on April 23, 2026. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

Member Status	On-Demand Pricing
BCG Member	\$350.00
BCG Non-member	\$430.00

REGISTRATION

BCG Members: To register, contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "On-Demand Events." Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after the purchase has been made.

BCG Non-members: If your institution has previously registered for a BCG event, using your institution's username and password, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "On-Demand Events." Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, contact Katrina Jensen at 800-742-3600 or email her at info@bankerscompliancegroup.com to obtain a username and password.

PAYMENT

BCG Members: This On-Demand Webinar is offered to BCG Members on an optional basis. We will include the registration fee on the BCG Member's monthly BCG invoice.

BCG Non-members: 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 for which you are registering. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

CANCELLATION POLICY

BCG Members: Once you click "Save" on the registration page, your registration fee is non-refundable.

BCG Non-members: Once your payment for the On-Demand Event is complete, your registration fee is non-refundable.

ACCREDITATION

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

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin 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 minimum continuing legal education.