

JUNE 28

2017

Webinar

Important Terms
Every Deposit
Account
Agreement
Should
Carefully Address

Wednesday, June 28
10:00 – 11:30 a.m.

Presented by:
Keith Forrester,
Principal of Aldrich & Bonnefin

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

There are a number of disclosures that financial institutions are required to provide to their depositors at account opening and most of these disclosures are often included in what is commonly known as a deposit account agreement. However, in addition to mandated disclosures, most deposit account agreements also contain numerous additional terms and conditions that govern the relationship between the institution and its depositor. It is these additional terms and conditions that are crucial in affording adequate protections to the financial institution. We will discuss the need to include some of the more important terms and conditions, including those listed below, as well as other substantive issues the account agreement should clearly address.

HIGHLIGHTS

- Duty to review statements and “cut-down” provision
- Setoff rights
- Overdraft protection
- Order of payments
- Deposit discrepancies
- Account disputes
- Freezing and closing accounts
- Arbitration/judicial reference

WHO SHOULD ATTEND?

- Operations and new accounts personnel
- Compliance officers and staff
- Compliance auditors
- In-house counsel



ALDRICH
&
BONNEFIN

Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



June 28, 2017 Webinar – Important Terms Every Deposit Account Agreement Should Carefully Address

PRICING

When registering online, please select from the following options:

Live Webinar (Single Connection)	\$255.00 (BCG Members)
	\$355.00 (BCG Non-members)
CD-ROM	\$255.00 (BCG Members)
	\$355.00 (BCG Non-members)
Live Webinar <u>AND</u> CD-ROM	\$460.00 (BCG Members)
	\$640.00 (BCG Non-members)

REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **three business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Webinar.

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

PAYMENT

BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

Non-members: We must receive payment no later than 10:00 a.m. on **Friday, June 23**. 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.

CANCELLATION

BCG Members will be billed \$50 unless we receive a written cancellation notice by 10:00 a.m. on **Friday, June 23**.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on **Friday, June 23**. Otherwise, the registration fee, less \$50, will be refunded.

ACCREDITATION

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 **1.5 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. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted on the conference website and note the two verification codes that will be announced during the Webinar.