

MARCH 21

2019

Webinar

**Lotteries,
Sweepstakes and
Other Deposit
Promotions**

Thursday, March 21
10:00 a.m. – 12:00 p.m.

Speaker
Anne M. McEvelly



WHO SHOULD ATTEND?

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

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

This comprehensive webinar will cover various forms of deposit promotions and their compliance considerations, including lotteries, sweepstakes and more.

California recently made it easier for financial institutions to offer lottery promotions in connection with savings accounts. We will cover lotteries, legal and illegal. The presentation will also address pressing questions related to other promotions. When is an account really “free” and what are the risks associated with these promotions? We will take a closer look at the “lessons learned” by other institutions. Privacy and other considerations impacting “refer a friend” promotions will be addressed. The creative and ever changing programs used to entice CD deposits will be explored as well.

We will also review the regulatory compliance expectations, including Regulation DD advertising disclosure requirements and IRS information reporting.

Highlighted areas will include:

- New California law impacting lottery promotions
- Sweepstakes rules and disclosures
- “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

A CD also will be available for purchase!

March 21, 2019 Webinar — Lotteries, Sweepstakes, and Other Deposit Promotions

PRICING

When registering online, please select from the following options:

Live Webinar (Single Connection)	\$295.00 (BCG Members)
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Live Webinar <u>AND</u> CD-ROM	\$530.00 (BCG Members)
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REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://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 Monday, March 18. 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 Monday, March 18.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Monday, March 18. 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 **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. **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.