

March 7

2023

Webinar

# Overdraft and NSF Fees: Lessons Learned and Recent Developments

Tuesday, March 7, 2023  
10:00 a.m. —12:00 p.m. PT

*Presented by*

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

Aldrich & Bonnefin, PLC is pleased to invite you and your staff to attend our March 2023 Webinar, *Overdraft and NSF Fees: Lessons Learned and Recent Developments*. This program will provide a summary of the major overdraft-related issues regulators appear to be currently focusing on, including authorized-positive overdraft fees (APOFs) and NSF fees charged on re-presented items. The program will also dive into recent overdraft-related regulatory actions, including the CFPB's recent enforcement actions against Wells Fargo and Regions Bank. The Webinar will also provide an overview of current and evolving regulatory expectations and UDAP/UDAAP issues raised by overdraft services. Overdraft and NSF fees continue to be a source of heightened regulatory scrutiny and litigation risk. For these reasons, this program is not one to miss.

## Topics to be covered include:

- Hot-button overdraft-related issues, such as APOFs and NSF fees charged on re-presented items.
- Recent overdraft-related regulatory actions.
- Overdraft and NSF fee UDAP/UDAAPs risks, including disclosure issues and fee structures that regulators may consider to be UDAP per se.
- The future of overdraft services.

## WHO SHOULD ATTEND?

Chief operations officers, Operations administration, Compliance officers & staff, Compliance auditors, In-house counsel

ON-DEMAND STREAMING AVAILABLE

ALDRICH  
&  
BONNEFIN

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\* Janet Bonnefin is retired from the practice of law with the firm.

## March 7, 2023 Webinar — Overdraft and NSF Fees: Lessons Learned and Recent Developments

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection allows only 1 user</b> )	\$315.00 (BCG Members)
	\$415.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$335.00 (BCG Members)
	\$435.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's BCG Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on **Thursday, March 2 at 10:00 a.m. PT**. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. 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, please contact Katrina Jensen at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto: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 for the Live Webinar no later than **10:00 a.m. on Thursday, March 2**. Non-members may pay by credit card or check for the Live Webinar and the On-Demand Event. 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 POLICY

**BCG Members:** We must receive your written cancellation notice by **10:00 a.m. on Thursday, March 2**, with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

**Non-members:** We must receive your written cancellation notice by **10:00 a.m. on Thursday, March 2**, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

**On-Demand Event:** Once your payment for the On-Demand Event is complete, your registration fee is nonrefundable .

### 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.