



bankers' compliance group, inc.
in association with the
California Bankers Association

Presents

DIRECTORS CERTIFICATION PROGRAM - SESSION 2

April 16, 2015 – Huntington Beach

Presented by
Mark E. Aldrich, Esq., Chairman, Bankers' Compliance Group, Inc.
and President/CEO, Aldrich & Bonnefin, PLC

Commentators:

- **Bill Schrader**, Chairman of the Board, Exchange Bank
- **Thomas H. Shaffer**, Director, Former President, 1867 Western Financial Corporation and Former Executive Vice President/Chief Operating Officer, Bank of Stockton

Agenda

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|--------------------|---|
| 8:30 – 8:45 a.m. | Introductory Remarks |
| 8:45 – 9:45 a.m. | Insider and Affiliate Transactions <ul style="list-style-type: none">▪ Conflicts of Interest▪ Regulation O▪ Regulation W |
| 9:45 – 10:00 a.m. | Break |
| 10:00 – 11:30 a.m. | Corporate Powers and Restrictions <ul style="list-style-type: none">▪ The Changing Face of Financial Services Regulation▪ The Dodd-Frank Wall Street Reform and Consumer Protection Act▪ Permissible Activities▪ New Capital Rules▪ New Investment Rules |
| 11:30 – 12:30 p.m. | LUNCH BREAK |

(Agenda continued on reverse)

12:30 – 1:45 p.m.

Regulatory Compliance

- Board Responsibilities
- Consumer Financial Protection Bureau
- Annual Review Requirements
- Current Compliance Issues

1:45 – 2:00 p.m.

Break

2:00 – 3:30 p.m.

Regulatory Exams and Enforcement

- Examination Process
- Enforcement Actions
- Prompt Corrective Action
- Current Examination Trends
- Expectations for Directors
- Top Ten Risk Management Issues

Turn in Examination

3:30 p.m.

Program Adjourns