THE STATE
BAR OF
CALIFORNIA

FINANCIAL INSTITUTIONS COMMITTEE
BUSINESS LAW SECTION
STATE BAR OF CALIFORNIA

THE CALIFORNIA BANKERS ASSOCIATION

SAN FRANCISCO BANK ATTORNEYS ASSOCIATION

Invite you to attend a special MCLE PROGRAM

"KNOW YOUR CUSTOMERS," RELOADED: Customer Identification Programs Under USA PATRIOT Act § 326

Friday, July 18, 2003, 9:00 AM – 12 NOON
(Registration starts at 8:30 AM)
Wells Fargo Bank Penthouse
420 Montgomery Street
San Francisco, California

This program will examine the scope and impact of the recently issued regulations under USA PATRIOT Act § 326, including an overview of the regulations; "accounts" covered by the regulations; the meaning of the term "customer"; and the minimum requirements for customer identification programs under the regulations. The purpose of this program is to help compliance professionals, bankers, and bank attorneys formulate a strategy to comply with the regulations. The program should be of interest to attorneys, compliance officers, and bankers supporting retail and business lending, deposit, and other financial services.

Program Chair: **Ted Teruo Kitada**, Vice President & Senior Counsel, Wells Fargo Bank, N.A.

Speakers:

- **Maureen A. Young**, Counsel, Bingham McCutchen LLP
- **Avery Belka**, Counsel, Federal Reserve Bank of San Francisco
- **Margaret Silvers**, Vice President & Bank Secrecy Act Officer, Greater Bay Bancorp

****

TO RESERVE YOUR SEAT, RSVP BY FRIDAY, JULY 11, 2003:

E-mail: **phemisjm@wellsfargo.com**
Telephone: 415.396.1791; Facsimile: 415.975.7865, or
Mail: Ms. Jeannie Phemister
Wells Fargo Bank
Law Department MAC A0149-074
633 Folsom Street
San Francisco, California 94107

Free Admission; 2.5 MCLE general credit; business casual dress welcome

This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of 2.5 hours. The California Bankers Association certifies that this activity confirms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.

C:\Documents and Settings\abr1\Local Settings\Temporary Internet Files\OLK26\CIPFlier1R2.doc