



American Conference Institute, the creator of the renowned forum on Emerging Payment Systems and Prepaid Card Compliance, now brings you its National Forum on:

VIRTUAL & DIGITAL Currency and Payment Systems



June 24 – 25, 2014 • InterContinental Chicago Magnificent Mile • Chicago, IL

Speakers Include:

Speaker TBA FinCEN	Steven Englander CitiFX
James H. Davis FTC	Brian Nelson Alpha Surety Brokerage
Cristina M. Posa U.S. Att. Off., EDNY	Juan Llanos Unidos Financial Services, Inc.
Seetha Ramachandran U.S. Dept. of Justice	Robert Banagale Glyph, Inc.
Anne Shere Wallwork U.S. Dept. of Treasury	Greg Kidd Ripple Labs
Kathleen Oldenborg OCC	Pamir Gelenebe Hummingbird Ventures
Valerie A. Szczepanik SEC	Robert Schwentker PayPal
Philip Moustakis SEC	Michael Bombace TechFreedom
Tom James Office of the IL AG	Constance J. Choi Payward, Inc.
Daniel Wood Texas Department of Banking	Tim Attinger Blackhawk Network
Joseph Borg Ala. Sec. Commission	Ken Dreifach LiveRamp Inc.
Marco Santori The Bitcoin Foundation	Arjan Schutte CFSI
John A. Beccia III Circle Internet Financial	

Our unparalleled faculty will provide you with expert advice and key insights for:

- The **puzzle** surrounding digital and virtual currencies: **clarifying the various definitions** for these types of currencies and how they effect your business and compliance efforts
- **Bitcoin Case Study:** analysis of the virtual currency that paved the way
- **Industry Roundtable** on the quickly growing digital and virtual currency landscape: the products, services, and technologies that are available and on the horizon, how they are interacting with each other as well as with traditional payment entities, and the outlook for investors and entrepreneurs in the digital and virtual currency space
- The **developing federal legal and regulatory framework** governing the digital and virtual currency landscape: the impact of regulation thus far, and the need (or not) for further regulation
- Digital and virtual currencies and **FinCEN**: a comprehensive breakdown of the agency's interest and oversight in the space
- **Ensuring compliance with the evolving state regulatory and enforcement framework** governing digital and virtual currencies: an in-depth examination of issues relating to **money transmission and state licensing**
- **BSA/AML considerations** for digital and virtual currencies
- **Consumer protection and safety considerations** in the digital and virtual currency world
- The **investment perspective** on digital and virtual currencies
- The impact of **cryptocurrencies** on the **financially underserved**
- The **international digital and virtual currency landscape**: assessing the evolving legal and business environments in key foreign markets
- A **step-by-step guide to designing an appropriate compliance program** in the current murky regulatory environment

Distinguished Co-Chairs:



Marco A. Santori
The Bitcoin Foundation



Chris Daniel
Paul Hastings LLP

Sponsored by:



Media Partners

AMERICAN BANKER



ISO&AGENT

THE NILSEN REPORT

PaymentsSource

Register Now • 888-224-2480 • www.AmericanConference.com/VirtualCurrency

BE A PART OF THE PREMIERE FORUM DEVOTED ENTIRELY TO THE UNIQUE CHALLENGES INHERENT TO VIRTUAL/CRYPTO/DIGITAL CURRENCIES AND ENSURE THAT YOU ARE PREPARED FOR THE NEXT FRONTIER OF “MONEY,” THE PRODUCT CLIMATE AND ENVIRONMENT, AND BEST PRACTICES FOR COMPLIANCE IN AN UNCERTAIN LANDSCAPE

The virtual and digital currencies market is facing unprecedented growth, rapid technological advancements, and a flood of new entrants into the market. Questions abound as to how all of the stakeholders will work together, which products will be welcomed by consumers and retailers, best practices for managing privacy and data security risks, and how existing federal and state regulatory frameworks will be applied to new products, or if a new framework will have to be put in place. **While many of these new virtual and digital currencies have the potential to become attractive revenue streams, they are also fraught with uncertainties relating to regulatory, compliance, security, and business issues.**

Building on the incredible success of our Emerging Payment Systems series of conferences, and in response to demand from the market, **American Conference Institute** has developed its **premiere forum on Virtual and Digital Currencies & Payment Systems**. The first conference of its kind, it will bring together an unparalleled faculty of in-house counsel and compliance professionals, senior executives from industry-leading companies, high-level regulatory and enforcement officials, and top outside counsel specializing in virtual and digital currencies who will provide you with the insights and tools necessary to navigate the legal, compliance, technical, and business hurdles arising from these new technologies.

THE FUTURE OF VIRTUAL/CRYPTO/DIGITAL CURRENCIES WILL BE LARGELY DETERMINED BY REGULATION AND THIS GROUND BREAKING EVENT WILL SET THE STAGE.

Register now by calling 1-888-224-2480 or by faxing your registration form to 1-877-927-1563.

You can also register online at www.AmericanConference.com/VirtualCurrency

Who You Will Meet

- **Regulatory and Enforcement Officials**
- **Financial Products, Payments, and Retail Professionals, including:**
 - General Counsel
 - CEOs
 - CCOs
 - Compliance Counsel
 - Product Managers
 - Risk Officers/Managers
 - AML Counsel
 - Privacy Officers
 - Data Security Officers
 - Analysts
- **Private Practice Attorneys Specializing in:**
 - Financial Services Regulatory Compliance
 - Banking Law
 - Payment Systems
 - Prepaid Cards
 - AML
 - Privacy/Data Security
 - Advertising & Marketing Law

Register now: 888-224-2480 • Fax: 877-927-1563 • www.AmericanConference.com/VirtualCurrency

Day One: Tuesday, June 24, 2014

12:50 **Main Conference Registration**

1:15 **Co-Chairs' Opening Remarks**

Marco A. Santori
Chair, Regulatory Affairs Committee
The Bitcoin Foundation

Chris Daniel
Chair, Payment Systems Group
Paul Hastings LLP

1:20 **The Puzzle Surrounding Digital and Virtual Currencies: Clarifying the Various Definitions for These Types of Currencies and How They Effect Your Business and Compliance Efforts**

Anne Shere Wallwork
Senior Counselor for Strategic Policy,
Office of Terrorist Financing and Financial Crimes
U.S. Department of the Treasury

Jiji Park
Partner
Pillsbury Winthrop Shaw Pittman LLP

- Accepted definitions for digital currency
- Other common names for digital and virtual currencies
 - Math based currencies; crypto-currencies
- How to decipher which type of currency is being referred to
- Clearing up misnomers
- Working to create a common vocabulary
- How a common vocabulary will benefit your business and compliance efforts

2:00 **Bitcoin Case Study: Analysis of the Virtual Currency That Has Paved the Way for All Others**

Marco A. Santori
Chair, Regulatory Affairs Committee
The Bitcoin Foundation

- History of Bitcoin
- How Bitcoin works
- A “pseudonymous” community
- “Miners” of Bitcoins

2:30 **Industry Roundtable on the Quickly Growing Digital and Virtual Currency Landscape: The Products, Services, and Technologies That Are Available and on the Horizon, How They Are Interacting with Each Other as well as With Traditional Payment Entities, and the Outlook for Investors and Entrepreneurs in the Digital and Virtual Currency Space**

Greg Kidd
Chief Risk Officer
Ripple Labs

Pamir Gelenebe
Partner
Hummingbird Ventures

Robert Schwentker
Startup Accelerator Relations
PayPal

Tim Attinger
Strategy, Corporate Development & Digital Innovation
Blackhawk Network

Robert Banagale
CEO
Glyph, Inc.

Moderator:

Veronica K. McGregor
Partner
Jones Day

- Market outlook: a–z of the different types of virtual and digital currencies
 - Inherent value of products vs. no inherent value
 - Centralized vs. de-centralized
- Key players in the market right now
- Overview of new and emerging payment products and services, and their expected impact on the market
- Creating a more fluid network for digital currencies
- Perspectives from new entrants into the space
- The “big bank” problem
- Gaming companies
 - Online credits and gaming currencies
 - Social coupons and social buying websites
- Identifying and capitalizing on growth opportunities
- Investment and venture capital trends
- How existing payments businesses may be looking to integrate virtual currencies into their business models
- Related business opportunities
 - Payment processing systems for the digital and virtual currencies

3:55 **Afternoon Break**

4:00 **The Developing Federal Legal and Regulatory Framework Governing the Digital and Virtual Currency Landscape: The Impact of Regulation Thus Far, and the Need (or Not) for Further Regulation**

Cristina M. Posa
Deputy Chief, National Security & Cybercrime
U.S. Attorney's Office, Eastern District of New York

Seetha Ramachandran
Deputy Chief,
Asset Forfeiture & Money Laundering Section
Money Laundering & Bank Integrity Unit,
Criminal Division
U.S. Department of Justice

Kathleen Oldenburg
NBE & Director for Payments Risk Policy
Office of the Comptroller of the Currency

Anne Shere Wallwork
Senior Counselor for Strategic Policy,
Office of Terrorist Financing and Financial Crimes
U.S. Department of the Treasury

Philip Moustakis
Senior Attorney, Division of Enforcement
U.S. Securities and Exchange Commission

Brian Nelson
Bond Manager
Alpha Surety Brokerage

Co-Moderators:

Judith Alison Lee
Partner
Gibson Dunn & Crutcher LLP

Joel D. Feinberg
Partner
Sidley Austin LLP

- Who has issued guidances?
 - FinCEN
 - The Treasury
 - The Department of Justice
- The impact of those guidances
- Impending regulations or further guidances
- CFPB's involvement thus far
 - Project catalyst
- The future of federal government regulation of digital and virtual currencies
- Lessons learned from recent enforcement actions
 - *Liberty Reserve*
 - *Mt. Gox*
- Possible CFTC involvement
- Possible taxation of digital and virtual currencies
 - Impending IRS guidance

5:30

**Digital and Virtual Currencies and FinCEN:
A Comprehensive Breakdown of the Agency's
Interest and Oversight in the Space**

Speaker TBA
FinCEN

Marco A. Santori
Chair, Regulatory Affairs Committee
The Bitcoin Foundation

Ken Dreifach
General Counsel/Chief Privacy Officer
LiveRamp Inc.
Counsel
ZwillGen PLLC

Ryan J. Straus
Partner
Riddell Williams

- The nuts and bolts of the guidance issued
- Definitions and players:
 - User, exchanger, administrator
- What it all means
- FinCEN's perspective on money transmission
- Section on decentralized currencies such as Bitcoin
- Registration with FinCEN
- What's next from FinCEN?

6:30 **Conference Adjourns**

Day Two: Wednesday, June 25, 2014

7:30 **Continental Breakfast**

8:00 **Ensuring Compliance With the Evolving State
Regulatory and Enforcement Framework
Governing Digital and Virtual Currencies:
An In-Depth Examination of Issues Relating
to Money Transmission and State Licensing**

Tom James
Senior Assistant Attorney General
Consumer Counsel – Consumer Fraud Bureau
Office of the Illinois Attorney General

Daniel Wood
Assistant General Counsel
Texas Department of Banking

Joseph Borg
Director
Alabama Securities Commission

Chris Daniel
Chair, Payment Systems Group
Paul Hastings LLP

Judith Rinearson
Partner
Bryan Cave LLP

Donald Mosher
Partner
Schulte Roth & Zabel LLP

- Perspectives on the policies behind money transmission laws, regulations, and licensing requirements
- How does this framework apply to digital and virtual currencies?
- How do they fall within the definition of money transmitters?
- The state licensing process
- A focus on hotbed states
- Avoiding state licensing requirements
 - Structuring your operations and designing your products so as to avoid triggering licensing requirements
- Lessons learned from recent enforcement actions

9:45 **BSA/AML Considerations for Digital and Virtual Currencies**

John A. Beccia III
General Counsel and Chief Compliance Officer
Circle Internet Financial

Constance J. Choi
General Counsel
Payward, Inc.

Samuel Rosenthal
Partner
Patton Boggs LLP

- Overcoming the stigma of misuse of digital and virtual currencies
- Heightened AML/BSA scrutiny in this area
- Implications for centralized vs. decentralized networks
 - Transparency and anonymity considerations
- How AML regulations impact new payment products and systems
- Setting in place an AML program, or identifying gaps or weaknesses in an existing program
- Best practices for ensuring BSA compliance in the absence of clear guidance
- Beyond BSA: what other statutes come into play when addressing AML requirements?
- AML issues arising at the state level
- Post *Silk Road* atmosphere
 - Tor anonymity network

10:45 **Morning Break**

10:55 **Consumer Protection and Safety Considerations in the Digital and Virtual Currency World**

James H. Davis
Attorney
Federal Trade Commission

Michael Bombace
Adjunct Fellow
TechFreedom

Peter Luce
Partner
Davis Wright Tremaine

- Possible security breaches
 - Currency can be stolen using malware
- Encryption of digital and virtual currency wallets
- Price volatility making the products inherently dangerous
- Privacy concerns

12:00 **Networking Lunch for Speakers and Delegates**

1:00 **The Investment Perspective on Digital and Virtual Currencies**

Valerie A. Szczepanik
Assistant Regional Director, New York Regional Office
US Securities and Exchange Commission

Steven Englander
Managing Director
Global Head of G10 FX Strategy
CitiFX

Christopher T. Brown
Managing Member
Christopher T. Brown, Attorney at Law, PLLC

- Considerations for investors
- The regulatory landscape for investors
- Will the currencies themselves be classified as investments?
 - What are the potential securities concerns?
- Possible SEC regulation

2:00 **Special Address: Cryptocurrency for Good**

Arjan Schutte
Founder, Managing Partner
Core Innovation Capital
Senior Advisor
Center for Financial Services Innovation

Cryptocurrencies are often represented as a speculative store of value, a shadow economy, or a tool for libertarians to circumvent central authority. Newer entrants are beginning to shift this story to payments capabilities, institutional applications and regulatory compliance. Digital currencies can and must focus on creating broad social value, or risk imploding due to lack of consumer trust. Big social problems require a big free-market approach, and **cryptocurrencies can make a big impact on the financially underserved**. This session will:

- Define the evolution of the financially underserved as the Emerging Middle Class;
- Discuss the financial opportunity represented by this segment and digitizing the trillion dollar cash economy;
- Highlight the ways in which cryptocurrencies remove friction from the services most relevant to this group: interchange, remittances, check cashing, etc.;
- Leverage this empowerment of the underserved to transform the cryptocurrency narrative from store of value to money transfer

2:30 **Afternoon Break**

2:40 **The International Digital and Virtual Currency Landscape: Assessing the Evolving Legal and Business Environments in Key Foreign Markets**

Pervees Faisal Islam
Independent Advisory
Compliance Paladins

Jacqueline Shinfield
Partner
Blake, Cassels & Graydon LLP

Chris Daniel
Chair, Payment Systems Group
Paul Hastings LLP

- The emerging digital and virtual currency landscape: international developments, and adoption and growth rates in key markets
- Lessons learned from proven successes or failures in other markets
- European Banking Authority guidance on bitcoins
- International remittance transfer concerns

Adam Shapiro
Director
Promontory Financial Group

- Assessing Risk
- Developing and maintaining a program that addresses potential risks
- Creating a program that does not negatively affect user experience

3:50

A Step-by-Step Guide to Designing an Appropriate Compliance Program in the Current Murky Regulatory Environment

5:20

Conference Ends

Juan Llanos
EVP, Operations & Compliance Officer
Unidos Financial Services, Inc.

Jay Postma, CAMS
President
MSB Compliance Inc.

Pre-Conference Master Class on International & Cross-Border Payments *(separate registration required)*

Tuesday, June 24, 2014 • 9:00 a.m. – 12:00 p.m. (Registration 8:30 a.m.)

The Key International Markets and the Products, Platforms, and Systems That Are Changing the Global Payments Landscape

Check back for speakers at AmericanConference.com/VirtualCurrency

This class will provide even the most experienced payments professionals with detailed information on and a practical assessment of the **emerging global payments landscape**. Topics to be addressed include:

- The emerging global payments landscape: how international payment developments are impacting cross-border remittances, payment processing, and adoption and growth rates in key markets, including the EU, Asia, and Latin America
- Mobile payments and mobile wallets and the changing face of the global payments market
- Expanding beyond North America: key considerations and proven strategies for entering into or accepting payments from new markets
- Cross-border remittances: Assessing Dodd-Frank Section 1073, the CFPB's response, the emerging regulatory paradigm, and the impact on international remittances, including implementation and compliance challenges
- Assessing the impact of OFAC, FinCEN, and the CFPB on the global payments market
- Evaluating key international legal and regulatory trends and sanctions enforcement and developing and implementing global policies and procedures
- An in-depth exploration of regulatory and compliance issues in key markets, including new and emerging platforms, products, technologies, and business models, and evaluating their strengths and weaknesses
- Managing privacy and data security risks on a global scale
- Developing, implementing, and maintaining AML programs and fraud deterrence strategies on an international basis: assessing the FATF 40 Recommendations, overcoming implementation challenges in a global market, and minimizing exposure to new and emerging fraud risks

SAVE THE DATES:

ACI's 7th National Forum on
Emerging Payment Systems
March 24 – 25, 2014 • San Francisco

NBPCA's Power of Prepaid™
June 11 – 13, 2014 • Washington, DC

ACI's 8th National Forum on
Emerging Payment Systems
September 22 – 23, 2014 • Washington, DC

ACI's 10th National Forum on
Prepaid Card Compliance
October 6 – 7, 2014 • San Francisco

ACI's 11th National Forum on
Prepaid Card Compliance
January 29 – 30, 2015 • Washington, DC

Continuing Legal Education Credits



Accreditation will be sought in those jurisdictions requested by the registrants which have continuing education requirements. This course is identified as nontransitional for the purposes of CLE accreditation.

ACI certifies that the activity has been approved for CLE credit by the New York State Continuing Legal Education Board in the amount of 15.0 hours. An additional 3.5 credit hours will apply to Master Class participation.

ACI certifies that this activity has been approved for CLE credit by the State Bar of California in the amount of 12.5 hours. An additional 3.0 credit hours will apply to Master Class participation.

You are required to bring your state bar number to complete the appropriate state forms during the conference. CLE credits are processed in 4 – 8 weeks after a conference is held.

ACI has a dedicated team which processes requests for state approval. Please note that event accreditation varies by state and ACI will make every effort to process your request.

Questions about CLE credits for your state? Visit our online CLE Help Center at www.americanconference.com/CLE

Global Sponsorship Opportunities

With more than 500 conferences in the United States, Europe, Asia Pacific, and Latin America, **American Conference Institute (ACI)** provides a diverse portfolio devoted to providing business intelligence to senior decision makers who need to respond to challenges spanning various industries in the US and around the world.

As a member of our sponsorship faculty, your organization will be deemed as a partner. We will work closely with your organization to create the perfect business development solution catered exclusively to the needs of your practice group, business line or corporation.

For more information about this program or our global portfolio of events, please contact:

Wendy Tyler
Head of Sales, American Conference Institute
Tel: 212-352-3220 x5242
w.tyler@AmericanConference.com

Is your organization recruiting specialists with expertise in this area?

Many of our speakers and delegates use our conferences to recruit for new, expert talent to fill open positions at their firms.

Because ACI provides many niche conferences annually, our events are a great way to discover a rich pool of highly qualified talent.

Announcing the ACI Job Board

Visit www.americanconference.com/blog and navigate to the ACI Expert Jobs link.

It's quick, easy and free for you, your in-house recruiters, or anyone in your firm to post current open positions and take advantage of our exclusive community of experts.

The newly posted jobs will appear on the relevant sections of www.americanconference.com and our partner sites, ensuring that your free job listing is visible to a large number of targeted individuals.



American Conference Institute:

The leading networking and information resource for counsel and senior executives.

Each year more than 21,000 in-house counsel, attorneys in private practice and other senior executives participate in ACI events – and the numbers keep growing.

Guaranteed Value Based on Comprehensive Research

ACI's highly trained team of attorney-producers are dedicated, full-time, to developing the content and scope of our conferences based on comprehensive research with you and others facing similar challenges. We speak your language, ensuring that our programs provide strategic, cutting edge guidance on practical issues.

Unparalleled Learning and Networking

ACI understands that gaining perspectives from – and building relationships with – your fellow delegates during the breaks can be just as valuable as the structured conference sessions. ACI strives to make both the formal and informal aspects of your conference as productive as possible.

© American Conference Institute, 2014

Register now: 888-224-2480 • Fax: 877-927-1563 • www.AmericanConference.com/VirtualCurrency

American Conference Institute, the creator of the renowned forum on Emerging Payment Systems and Prepaid Card Compliance, now brings you its National Forum on:

VIRTUAL & DIGITAL Currency and Payment Systems

June 24 – 25, 2014 • InterContinental Chicago Magnificent Mile • Chicago, IL

REGISTRATION FORM

PRIORITY SERVICE CODE

663L14.E

ATTENTION MAILROOM: If undeliverable to addressee, please forward to:
Corporate Counsel, Banking, Payment Systems, Compliance/Risk Manager



Can be recycled

CONFERENCE CODE: 663L14-CHI

YES! Please register the following delegate for VIRTUAL & DIGITAL Currency & Payment Systems

CONTACT DETAILS

NAME _____ POSITION _____

APPROVING MANAGER _____ POSITION _____

ORGANIZATION _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

TELEPHONE _____ FAX _____

EMAIL _____ TYPE OF BUSINESS _____

I would like to receive CLE accreditation for the following states: _____ . See CLE details inside.

FEE PER DELEGATE	Register & Pay by Apr 25, 2014	Register & Pay by May 30, 2014	Register after May 30, 2014
<input type="checkbox"/> Conference Only	\$1995	\$2095	\$2295
<input type="checkbox"/> Conference & International Class	\$2495	\$2595	\$2795
<input type="checkbox"/> Please reserve ___ additional copies of the Conference Materials at \$499 per copy.			

PAYMENT

Please charge my

VISA MasterCard AMEX Discover Card Please invoice me

NUMBER _____ EXP. DATE _____

CARDHOLDER _____

I have enclosed my check for \$ _____ made payable to

American Conference Institute (T.I.N.—98-0116207)

ACH Payment (\$USD)

Please quote the name of the attendee(s) and the event code 663L14 as a reference.

For US registrants:

Bank Name: HSBC USA

Address: 800 6th Avenue, New York, NY 10001

Account Name: American Conference Institute

UPIC Routing and Transit Number: 021-05205-3

UPIC Account Number: 74952405

Non-US residents please contact Customer Service

for Wire Payment information

Hear from in-house counsel and compliance professionals, senior executives from industry-leading companies, high-level regulatory and enforcement officials, and top outside counsel specializing in virtual and digital currency

**Be sure to also sign up for the:
Master Class on International
& Cross-Border Payments**

Registration Fee

The fee includes the conference, all program materials, continental breakfasts, lunches and refreshments.

Payment Policy

Payment must be received in full by the conference date. All discounts will be applied to the Conference Only fee (excluding add-ons), cannot be combined with any other offer, and must be paid in full at time of order. Group discounts available to individuals employed by the same organization.

Cancellation and Refund Policy

You must notify us by email at least 48 hrs in advance if you wish to send a substitute participant. Delegates may not "share" a pass between multiple attendees without prior authorization. If you are unable to find a substitute, please notify **American Conference Institute (ACI)** in writing up to 10 days prior to the conference date and a credit voucher valid for 1 year will be issued to you for the full amount paid, redeemable against any other ACI conference. If you prefer, you may request a refund of fees paid less a 25% service charge. No credits or refunds will be given for cancellations received after 10 days prior to the conference date. ACI reserves the right to cancel any conference it deems necessary and will not be responsible for airfare, hotel or other costs incurred by registrants. No liability is assumed by ACI for changes in program date, content, speakers, or venue.

Hotel Information

American Conference Institute is pleased to offer our delegates a limited number of hotel rooms at a preferential rate. Please contact the hotel directly and mention the "ACI-June" conference to receive this rate.

Venue: InterContinental Chicago Magnificent Mile
Address: 505 North Michigan Avenue, Chicago, IL 60611
Reservations: 800-628-2112

Incorrect Mailing Information

If you would like us to change any of your details please fax the label on this brochure to our Database Administrator at 1-877-927-1563, or email data@AmericanConference.com.

5 Easy Ways to Register



MAIL **American Conference Institute**
45 West 25th Street, 11th Floor
New York, NY 10010



PHONE 888-224-2480



FAX 877-927-1563



ONLINE
www.AmericanConference.com/VirtualCurrency



EMAIL
CustomerService@AmericanConference.com

MISSED A CONFERENCE – ORDER THE CONFERENCE MATERIALS NOW!

If you missed the chance to attend an ACI event, you can still benefit from the conference presentation materials. To order the Conference Materials, please call +1-888-224-2480 or visit: http://www.americanconference.com/conference_papers

SPECIAL DISCOUNT

We offer special pricing for groups and government employees. Please email or call for details. Promotional discounts may not be combined. **ACI** offers financial scholarships for government employees, judges, law students, non-profit entities and others. For more information, please email or call customer service.