



Deposit Account Training for Frontline Bankers

Presented by Elizabeth Fast, *Spencer Fane Britt & Browne, LLP*

Last year, our frontline training focused on service quality and the handling of difficult customers. This year, we will focus on the legal and compliance requirements for opening and handling deposit accounts. This comprehensive training course will cover the important banking laws and regulations that affect your frontline staff, plus it will cover practical, common sense solutions to routine problems encountered by your frontline staff.

Key Highlights

ACCOUNT OPENING PROCEDURES

- ◆ Explanation of the various types of accounts; What documentation is needed to open each type of account; CIP Rules; Who has authority to sign checks, to change signers, to change ownership of the account; What happens when a person dies; Matrix showing who is entitled to the account when an owner dies

POWERS OF ATTORNEY

- ◆ Explanation of what a proper Power of Attorney looks like and what provisions to watch out for; How to handle situations involving joint accounts, multiple POAs, possible breach of fiduciary duty by POA; When a trustee can appoint a POA; Representative Payees and what authority they have

COMMON CHECK FRAUD SCHEMES AND LOSS PREVENTION

- ◆ Explanation of who is liable for a forged marker signature, forged endorsement, altered item, counterfeit item, unauthorized ATM or other electronic withdrawal, unauthorized ACH; What are the deadlines for customer to notify bank of forgery or unauthorized withdrawal; What are the bank's deadlines for returning items through the Fed and NACHA systems; Matrix showing deadlines and who is liable for forgery or unauthorized withdrawals

CASHING CHECKS

- ◆ Explanation of proper procedures for cashing checks; valid forms of ID; "On us" checks versus not "on us" checks; Check cashing agreement with the company issuing check

RECLAMATION OF FEDERAL BENEFIT PAYMENTS

- ◆ Explanation of the reclamation process; Steps banks must take upon receiving a Notice of Reclamation; Procedures bank can utilize to limit its liability for reclaimed deposits

Dates & Locations

May 20 - Independence

Booth Hotel
201 W Main St.
Independence, KS

May 21 - Manhattan

Hilton Garden Inn
410 S 3rd St.
Manhattan, KS

May 22 - Phillipsburg

Huck Boyd Center
860 Park St.
Phillipsburg, KS

Schedule

6:15 pm - Registration

6:30 pm - Seminar Begins

8:30 pm - Seminar Concludes

A light dinner will be provided

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Registration Information

CBA Member - 1-9 registrants \$59 per person

Non-Member - 1- 9 registrants \$79 per person

**FOR 10 OR MORE REGISTRANTS PLEASE CONTACT THE CBA OFFICE
TO REGISTER AND RECEIVE A DISCOUNT PRICE!!**

Cancellation Policy: Full refunds (less \$5 processing fee) will be made if received within three days before seminar; otherwise, fee will be forfeited. Substitutions are encouraged at no charge.

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Registration Form

Seminar Date & Location: _____

Bank: _____ City: _____

Address: _____ Zip: _____

<u>Name:</u>	<u>Email:</u>	<u>Fee:</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
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_____	_____	_____

Ways to Register

To register Online: www.cbak.com

Mail to: 1414 SW Ashworth Place
Ste. 200
Topeka, KS 66604