



# 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  
Ane Mae's Coffee Shop  
325 N. Penn. Ave  
Independence, KS

May 21 - Manhattan  
Hilton Garden Inn  
410 S 3rd St.  
Manhattan, KS

May 22 - Phillipsburg  
United Methodist Church  
593 3rd 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](http://www.cbak.com)

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