



Auditing Your Signature Cards: Ownership, Disclosures and IRS Issues

July 25, 2017 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge

Does your Customer Identification Program (CIP) staff know how to check your signature cards and disclosures for errors? Or is the CIP staff checking only for identification? There are so many regulatory and compliance errors made on today's account opening paperwork that your frontline may be making errors that can cost you thousands of dollars in compliance fines and you don't even know that these errors are happening.

In this program we will audit the disclosures, signature card contracts and paperwork that is given out for each type of legal ownership. We will audit your taxpayer identification numbers for every account and the way your bank sets up legal ownership for 30+ accounts.

This is a must for all bank auditors, compliance officers and deposit operations staff that checks CIP.

What you will learn:

- Checking Legal Ownership
- W-9 and W-8BEN Status
- Signatures on deposit agreements
- Disclosures given to customers on products
- Common errors and regulatory concerns
- Audit worksheets
- Truth In Savings common errors and language problems on disclosures
- Trouble in Time Deposit/Certificate language
- Why we should not use WROS or WOROS language in LA
- UDAAP issues with improper disclosures and ownership language

What you should bring:

Samples of signature cards, terms and conditions, disclosures, certificates, resolutions and samples of completed documents.

Who Will Benefit

Deposit Compliance Officers, Auditors, New Accounts Representatives, Branch Managers, Deposit Operations and Training

Workshop Instructor



Deborah Crawford is the President of gettechnical, inc. a Baton Rouge-based firm, specializing in the education of banks and credit unions across the nation. Her 27+ years of banking and teaching experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees. Deborah's specialty is in the deposit side of the financial institution where she teaches seminars on regulations, documentation, insurance and Individual Retirement Accounts.



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Registration Form

Registrant 1

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Fax _____

Registrant 2

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Fax _____

Payment Options

- Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express

Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card \$ _____

- I am unable to attend. Please send me _____ copies of the manual for :
 \$250(member fee) \$550 (non-member fee)
 (includes shipping and handling)
***Manuals will be shipped after the seminar.**

Registration Fee

\$399, per LBA member
 \$599, per non-member

- This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

*** Please Note: Manuals not eligible for SBET funding.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282

Agenda

8:45 a.m. Registration
 9:00 a.m. Program Begins
 12:00 p.m. Lunch
 4:00 p.m. Program Adjourns

Registration Fee

\$399, per LBA member
 \$599, per non-member

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$200 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of \$122."

**Submit registration and view rosters in the
 Education Section of LBA's Website, www.lba.org.**