



Check: Legal and Compliance Issues

September 21, 2017 ▪ 9:00am - 4:00pm

The Bankers Center ▪ Baton Rouge, LA

Having an understanding of endorsements and handling checks is crucial to making sound check cashing decisions. A check is a unique type of contract where ownership can be transferred by way of the endorsement on the back of the item. This program will look at who has the right to endorse the back of a check, and where is proper endorsement placement. We'll also look at what happens if a check is not endorsed properly, when it may be best not to accept the check at all due to missing or problem endorsements, why we do not put business checks into personal accounts and why we do not give less cash on business accounts. Many "tricky" issues will be discussed, such as deceased account holders, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements and endorsements by powers of attorney. Learn the safe way to handle checks and be sure that you and your financial institution can be protected from loss on the negotiable instruments. You won't want to miss this session! The information provided will produce confidence and a thorough understanding of the legal issues of endorsements.

Workshop Topics

- Who is the person entitled to endorse the check?
- What is a valid endorsement?
- Bearer versus Order Checks.
- Who is the holder of a check and what is the holder in due course?
- Ambiguous endorsements.
- Endorsements for minors, deceased parties, business accounts.
- Witnessed endorsements.
- Check cashing issues for business accounts.
- Endorsements on income tax checks.
- Trustee and power of attorney endorsements.
- The simplest rule about checks that will save your financial institutions thousands of dollars.
- The connections between checks and account agreements-if you have not signed the signature card you cannot get the money.
- Postdated, stale dated, erasures, alterations and more lessons we need to learn.
- Why your institution needs to know about the negligence rule and the bank statement rule.
- Should we check endorsements and send them back as "missing"?
- Treasury checks, postal money orders and other special checks.
- Why we absolutely do not give cash back, cash or deposit into personal accounts checks made payable to a business.
- Special accounts—social security representative payees, UTMA's, estates.
- Handling Checks at death.

Who Will Benefit

This informative session is for tellers, head tellers, cashiers, managers, branch operations, bookkeeping, compliance officers who okay checks and deposit representatives who work with checks and accounts.

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 :
 \$175 (member fee) \$375 (non-member fee)
(includes shipping and handling)
***Manuals will be shipped after the seminar.**

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 are not eligible for SBET funding.**

<p><u>Registration Fee</u> \$250, per LBA member \$450, per non-member</p>

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

\$250, per LBA member
\$450, 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 \$125 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.