



Opening Personal Accounts: The Basics (Webinar)

April 28, 2017 ☐ 10:00am - 11:30am

There are many account opening mistakes that need to be avoided so you don't cause your customer any legal problems down the line, or your customers' heirs. We will look at the fundamentals of opening personal accounts. First we will start off with the signature card which is the cornerstone around which we make our legal relationships with our customer and it has many components. The signature and account agreement vary from bank to bank so it is important when you begin your study of personal accounts that you **have your signature card and account agreement handy** to begin to build your knowledge about what you can and cannot do when opening personal accounts. Then, we will dive into the various types of accounts available in Louisiana.

What you will learn:

- Understand the major components of the signature card and its role in the legal arrangement between the customer and the bank.
 - Study the three types of primary ownership in Louisiana and the banking statute that form them.
 - Learn how ownership types affect FDIC coverage.
 - Begin to understand the authorized signer, agent, and power of attorney relationship on customer accounts.
 - Learn how to set up cards at your financial institution to accomplish these relationships.
 - Learn what happens when ownership changes, when closing accounts, when removing signers, when removing owners, etc.
 - Learn what happens at the death of the owner and survivorship issues.
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Who Should Attend

New Accounts Representatives, Personal Bankers, Branch Managers, Deposit Operations, Training and Compliance, Auditors, Tellers and support staff for those who open accounts.

Webinar Speaker



Christy Crawford is president of Christy Crawford Compliance Consulting specializing in the education of banks and credit unions across the nation. Christy is an associate speaker for Gettechnical Inc. As a former trainer for Wal-Mart Corporation, and former V.P. of Gettechnical Inc. she brings her previous 11 years of sales and training experience to your financial institution. She earned a bachelor's degree from Louisiana State

University and is BSA/AML certified. Her expertise is in the deposit side of the financial institution and focuses on teller, new accounts, IRAs, HSAs, robbery, security and BSA for the frontline training.



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Registration Form

Please make copies of this form if more connections are needed.

Connection 1

Connection 2

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

Payment Options

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

Card Number _____ Expiration Date _____

Name on Card (please print) _____ Signature _____

Billing Address: _____ Amount to be charged on card \$ _____

- I cannot participate in the live program.
Please send me the recording.
- \$165 (LBA members)
 - \$265 (non-members)
- *Recording and materials will be emailed after the program

- 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: Recordings are not eligible for SBET funding**

Registration Fee

\$165 per connection, LBA members
\$265 per connection, nonmembers

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

Agenda

10:00 a.m. Webinar Begins
11:30 a.m. Webinar Adjourns

Louisiana Bankers Association
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282
Fax 225-343-3159

**Webinar access codes will be sent to registrants
with confirmation emails one week prior to session.**