



# LouisianaBankers ASSOCIATION

## Louisiana Certified Deposit Specialist Program

*“self-study, self-paced, online program”*

The Louisiana Certified Deposit Specialist Program is a self-study, self-paced, online program designed to develop professional skills and a body of technical knowledge for employees on the deposit side of financial institutions. The overall objective is to build the banker’s knowledge and skills and therefore enable the banker more career opportunities at the financial institution. The student will be working with five very experienced instructors with vast knowledge in all areas of deposit accounts, safe deposit boxes and customer service. The student will develop a high degree of technical expertise and will be able to help the financial institution with customer relations, security, compliance and business development.

Louisiana Bankers Association  
5555 Bankers Avenue  
Baton Rouge, LA 70808  
Phone: (225) 387-3282  
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www.lba.org

**The mission of the LBA is to help banks  
grow and prosper in Louisiana.**

Louisiana Bankers Association  
5555 Bankers Avenue  
Baton Rouge, LA 70808



### Modules

The program will include five modules, and these modules may be taken in any order. Students may take one module at a time and must successfully complete that module before beginning another one. Each module will take a minimum of 20 hours to complete. Each module will be composed of units, and there will be a comprehensive exam at the end of each module.

### Certification Exam

After completing all five modules and module exams, the student must pass the final certification exam which will be held annually at the Louisiana Bankers Association facility. The exam will be held in December of every year, starting in 2010.

### Schedule

Once the student is registered, they will receive a pass code to access the program curriculum and materials. The student will be able to complete this self-study, self-paced, online curriculum at his or her own pace; however, the pass code is only valid for 90 days. Therefore, each module must be completed within 90 days. No units or modules will be lost if the student moves to another employer.

### Cost

Modules 1-5	\$399 per module
Certification Examination	\$199 per registration

The registration fee is non-transferable and non-refundable and must be paid in full prior to beginning a module. Successful completion of all five modules must be submitted with registration for the certification exam given annually in December.

### Continuing Education

Upon completion of modules and successful completion of the certification exam, the student will be required to submit to the Louisiana Bankers Association evidence of 18 hours of continuing deposit education every 3 years. The student may attend live classes or continue with self-study curriculum on special topics to accomplish the requirement.

### Materials

Upon receiving pass code information, the student will be able to login to the online program where they can download all required and supplemental materials.

### Instructors:

#### Deborah L. Crawford (Modules 1, 2 & 3)



Deborah L. Crawford is the President of gettechnical Inc, a Baton Rouge based training and development firm. Her 24+ years of experience include working at Hibernia National Bank and as an instructor for associations and financial institutions across the country. She has both a bachelors and masters degree from Louisiana State University. She has been educating bankers for many years and has worked for many state associations and webinar companies.

#### Christy Crawford (Modules 1 & 3)



Christy Crawford is an Assistant Vice President with gettechnical inc. in Baton Rouge, LA. Formerly a trainer for Wal-Mart Corporation, Christy brings her 7 years of sales and training expertise to your financial institution. She has a Bachelors Degree in Speech Communication from Louisiana State University. She brings humor, youth and vitality to the programs she teaches.

#### Susan Costonis (Module 2)



Susan Costonis is a trainer and consultant for gettechnical inc. She specializes in compliance management along with deposit and lending regulatory training. Her 32 year career in banking and training began with 20 years at First National Bank, an affiliate of First Interstate Bank, in Fort Collins, CO. Susan has been a bank compliance consultant or compliance officer in Louisiana since 1998. During her career, Susan has successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager and completed the ABA Graduate Compliance School. Susan also graduated from the University of Akron with a B.S in Art Education and the Graduate Banking School of the University of Colorado.

#### David P. McGuinn (Module 4)



David P. McGuinn is the President of Safe Deposit Specialists, a Houston based training, auditing and consulting firm. He is a former banker with 40 years of safe deposit experience and is often referred to nationwide as the safe deposit “Guru.” In all 50 states he has trained over 250,000 safe deposit personnel since 1969 for many nationwide financial institutions and associations. Dave has also served as President of the American Institute of Banking and the American, Texas and Houston Safe Deposit Associations. His training programs, products and other safe deposit resources are now considered the accepted standard for the financial industry.

#### James “Jay” Toups (Module 5)



Jay Toups is the Principal of Retail Management Resources, Inc. a Lafayette based company. His 25+ years of experience includes time spent at First Commerce Corp, Hibernia National Bank, Bank One, and Dixie Savings as a Lender, Branch Manager, Regional Manager, Retail Sales Coordinator, etc. He is currently working with community banks across the Gulf South helping them grow and prosper.



# Louisiana Certified Deposit Specialist “self-study, self-paced, online program”

## MODULE #1 Opening Deposit Accounts: Identification, Documentation, Insurance and Estate Issues (20 Hours) \$399

### Unit #1 Louisiana Deposit Accounts

- New Account Interview Including CIP, Red Flags for Identity Theft and Due Diligence
- Taxpayer Identification Number
- Personal Accounts, Minor Accounts, Fiduciary Accounts, Business Accounts, Money Service Business Accounts and Non-Profit Organization Accounts

### Unit #2 FDIC Insurance

- FDIC Insurance Basics
- General Principles of Insurance Coverage
- Single and Joint Accounts
- Revocable and Irrevocable Trust Accounts
- Self-Directed Retirement Accounts
- Coverage Following a Bank Merger
- Grace Period Following the Death of an Accountholder
- Corporations, Partnerships, and Unincorporated Associations
- Public Unit Accounts
- Employee Benefit Plan Accounts
- Case Studies

### Unit #3 Successions

- Decision Tree
- Affidavits
- Formal Valid Successions
- Business Accounts
- Trust and Custodial Accounts
- Customer Options and Case Studies

### **Comprehensive Module #1 Exam (2 Hours) proctored by supervisor**

## MODULE #2 Federal Deposit Compliance Issues (20 Hours) \$399

### Unit #1 Regulation D

- Overview of Regulation D
- Requirements of Transaction Accounts
- NOW Account Requirements, Savings Account Requirements and Time Deposit Account Requirements

### Unit #2 Regulation CC

- Overview and Definitions
- Hold and Hold Notices
- New Account Exception
- Regulation Disclosures and Notices
- Substitute Checks and Remotely Created Checks

### Unit #3 Regulation DD

- Overview and Definitions
- Annual Percentage Yield
- Calculating Interest and Paying Interest
- Requirements for Disclosures, Disclosure Requirements at New Accounts and Subsequent Disclosures
- Answering Customer Questions
- Advertising
- Overdraft Privilege
- Statement Requirements

### Unit #4 Regulation E

- Overview and Definitions
- Authorized and Unauthorized Use of Access Devices
- Customer Disputes and Error Resolution
- Disclosures and Stop Payments

### Unit #5 Bank Secrecy Act and Red Flags for Identity Theft

- Overview and Definitions
- Currency Transaction Reporting
- Exemptions from Currency Transaction Reporting
- Red Flags for Money Laundering and Identity Theft
- Recordkeeping
- Suspicious Activity Reporting
- Customer Identification Program and Due Diligence

### **Comprehensive Module #2 Exam (2 Hours) proctored by supervisor**

## MODULE #3 Individual Retirement Accounts, Education Savings Accounts and Health Savings Accounts (20 Hours) \$399

### Unit #1 Individual Retirement Accounts

- Traditional, Roth, SEP, and Simple IRAs
- Moving and Changing IRAs
- Excess Contributions
- Premature Distributions
- Required Minimum Distributions
- Inherited IRAs and Death Distributions
- Withholding
- Special Topics
- IRA Compliance
- Education Savings Accounts

### Unit #2 Health Savings Accounts

- High Deductible Health Plan (HDHP)
- Eligibility and Contributions
- Customer Tax Issues on Contributions
- Financial Institutions Compliance Issues on Contributions
- Moving and Changing HSAs
- Distributions
- IRS Reporting
- Issues for Employers

### **Comprehensive Module #3 Exam (2 Hours) proctored by supervisor**

## MODULE #4 Safe Deposit Compliance and Legal Issues (20 Hours) \$399

### Unit #1 Louisiana Safe Deposit Regulations

- Overview and Definitions
- Deceased Renters: Single, Joint and Business Boxes
- Past Due Boxes
- Right of Off-Set
- Late Charges, Past Due Notices and Final Drill Notice
- Inventory Affidavit
- Safekeeping of Contents
- Collection Fees
- Credit Reporting Agency
- Sale of Property
- Unclaimed Property
- Record Retention Period

### Unit #2 Federal Safe Deposit Regulations

- Overview and Definitions
- USA Patriot Act
- CIP Requirements
- Record Retention
- Required Identification
- Identification Disclosures
- Suspicious Activity Reports
- Seven Suspicious Activities
- Storing Money or Guns in a Box

### Unit #3 Other Safe Deposit Legal Issues

- Overview and Definitions
- Legal Relationship
- Americans with Disabilities Act
- Living Trusts
- Payable on Death Clause
- Lease Agreements
- Business Resolutions
- No Insurance Disclosure
- Liability Insurance
- Renting to Minors
- Search and Seizures Warrants
- Garnishments, Bankruptcy and IRS Levy
- Divorce Decree
- Power of Attorney and Deputy Appointments
- Record Retention Period

### **Comprehensive Module #4 Exam (2 Hours) proctored by supervisor**

## MODULE #5 “Extraordinary Service” (20 Hours) \$399

### Unit #1 - The Extraordinary Service First Impression

- How Service in Banking is Changing
- Making a First Impression
- Shopping the Competition
- **Field Study (2 Hours)**

### Unit #2 - Creating an Environment of “WOW” Service

- The “Spirit of Service”
- Service Standards
- Service “Best Practices”
- Common Courtesies
- **Field Study (2 Hours)**

### Unit #3 - Professionalism Expectations

- Defining Professionalism
- Basic Telephone Etiquette
- Basic Business Etiquette
- **Field Study (2 Hours)**

### Unit #4 - Handling Difficult Situations

- Effective Problem Resolution
- Handlingirate Clients
- Banned Words
- **Field Study (2 Hours)**

### **Comprehensive Module #5 Exam (1 Hour) proctored by supervisor**

## Certification Exam, given annually (3 Hours) \$199 Composed of information from Modules 1-5

## Louisiana Certified Deposit Specialist

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### Registration Form

Name \_\_\_\_\_

Email \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Supervisor’s Name \_\_\_\_\_

Supervisor’s Email \_\_\_\_\_

### Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa  MasterCard

Card # \_\_\_\_\_

Credit Card Billing Address \_\_\_\_\_

\_\_\_\_\_

Amount to be Charged on Card \_\_\_\_\_

Signature \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

### Registration Options

Students may only register for one module at a time and must successfully complete one module before beginning another one. The financial institution will be billed for each module at the time of registration. Registration fees are non-transferable and non-refundable and must be paid in full prior to beginning a module.

- Module #1 Opening Deposit Accounts: Identification, Documentation, Insurance and Estate Issues, \$399
- Module #2 Federal Deposit Compliance Issues, \$399
- Module #3 Individual Retirement Accounts, Education Savings Accounts and Health Savings Accounts, \$399
- Module #4 Safe Deposit Compliance and Legal Issues, \$399
- Module #5 Extraordinary Service, \$399
- Certification Examination, \$199 (given annually)

### Cost

**Modules 1-5 \$399 per module**

**Certification Examination \$199 per registration**

Total program includes a minimum of 100 hours of self-study module information, plus exams, plus 2000+ pages of reference and study materials.

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