



Legal Issues of Checks (Webinar)

August 6, 2018 ☐ 3:30pm - 5:00pm

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.

Who Should Attend

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

Webinar Speaker



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

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

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

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
 3:30 p.m. Webinar Begins
 5:00 p.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.**