



# New Account Summertime Series (Webinars)

Place a check next to each live webinar (WEB) and/or recording (REC) you would like to register for/order.

Registration fee (per webinar) \$165 connection/LBA members; \$265 per connection/nonmember

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## **MAY 7, 2018: Completing the W-9, W-8BEN & W-8BENE: Line-By-Line** 3:30 PM –5:00 PM

This is a line-by-line review of the IRS withholding agent forms that we complete during the new account opening process for our customers. You will learn how to complete each part of these forms and what the reporting consequences of errors are with the IRS for your financial institutions. **Topics include:** Who is a US Person; Who gets an SSN; EIN and ITIN; How does the IRS communicate errors to us; What is a disregarded entity How do we report taxes of a sole proprietor; Who can sign the W-9 for the business or entity; What happens if we do not have a TIN; When does the IRS fine us and how for incorrect names; How to complete the W-8BEN and W-8BENE; What is a tax home for Nonresident Alien; 1099 Int and 1042S Interest reporting issues; What codes/boxes do we complete on a 1042S; Common reporting errors.

**REC**

## **JUNE 11, 2018: Individual, Joint, PODs and POAs** 3:30 PM - 5:00 PM

Account holders ask the most amazing questions. Can I take my boyfriend off my account? What happens when I die? How can I make sure my grandson gets the money at my death? This webinar takes a look at the legal issues of opening personal accounts. It will start by building a framework for addressing these questions without giving tax or legal advice. Beginning with the signature card contract and identification issues under customer identification programs, we will cover single party accounts, authorized signers, joint accounts, removing and adding owners and other questions. **Topics include:** Signature card contracts and agreements; Removing and; adding owners; Individual accounts; Joint accounts; Pay on death accounts and in trust for accounts; What happens at the death of the owner; Do's and don'ts of white out and highlighting; Adding Signers and removing Signers; Adding owners and removing owners; Does POA sign signature Card; Can we refuse a POA; How do we know if a POA has been revoked; Affidavits and Acts on PODs; Does POD really have to be in the title; Authorized signers; agents and authority.

**REC**

## **JULY 30, 2018: Nonprofit Organization Accounts** 3:30 PM – 5:00 PM

From clubs to campaigns, these organization accounts have different rules and procedures for each. Learn how to set-up these different nonprofit organizations, associations and corporations. This program is a must for those who open accounts for community, civic and fund raising organizations. The documentation and signature card do's and don'ts will be covered for your financial institution so that you can document authority, liability and on-going signatory rights on each. **Topics include:** How to set up: nonprofit corporations; nonprofit organizations that are formal; informal clubs; charities; homeowners associations; campaigns and tragedy or benefit accounts; Signature cards; resolutions and documentation required on each of these accounts; TIN for entities using the parent organization's TIN; How to obtain TIN; BSA requirements for nonprofit organizations; Common errors and signature card problems; What happens when signers move away; How to document changes in signers; Insurance issues; Special issues on public funds.

**REC**

## **AUGUST 17, 2018: Business Accounts** 10:00AM - 11:30 AM

During this program, you will learn how to set up signature cards, resolutions and document authority for the four types of common business accounts. This program is designed to develop your expertise in business ownership and authority. We will examine what happens at start-up, dissolution, change in ownership and death on each type of account. **Topics include:** Customer identification program rules for business accounts; Federal disclosures on business accounts; Sole proprietorship signature cards and resolutions; Three partnerships signature cards and resolutions; Limited Liability Companies—single member and multiple member signature cards and resolutions; Corporations signature cards and resolutions; Partnership agreements; operating agreements and minutes do's and don'ts; Changing signers rules to follow; What happens when the business owner dies; What happens when the business is sold; What happens when the business changes types; Disregarding an entity for tax purposes; TIN issues.

**WEB**

**REC**

## **SEPTEMBER 7, 2018: Fiduciary Accounts** 10:00 AM - 11:30 AM

Your account holder, the federal government or the court has named someone legally to act on his or her behalf. Now what? What can these caregivers and fiduciaries do? What supporting paperwork must each bring? During this program we will review the set-up, documentation and legal issues involved in these high risk accounts. You will learn how to style these accounts and get the signature card perfect every time. **Topics include:** Different types of power of attorney documents; What an attorney-in-fact can and can't do; Adding an attorney-in-fact to an account; When do POAs cease; Guardianships -court ordered accounts and documentation; Do's and don'ts on guardianships; How to set up guardianship accounts; Estate Accounts: Letters of Testamentary and Letters of Administration; Answers to common questions on how to set-up and handle accounts at death; Executors; Guardians; Power of attorney and other caregivers - authority; liability and paperwork; Social security representative payee and veteran accounts; Government benefit accounts signature card set up; CIP requirements on all fiduciary accounts .

**WEB**

**REC**



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## 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.

## Registration Form

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

Mr./Mrs./Ms. \_\_\_\_\_  
Bank \_\_\_\_\_  
Email Address \_\_\_\_\_  
Branch Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
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 \$ \_\_\_\_\_

### **Registration Fee per Webinar**

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

- ☐ 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:

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**\*Please Note: Recordings are not eligible for SBET funding**

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**Submit registration and view rosters in the  
Education Section of the LBA's Website,  
[www.lba.org](http://www.lba.org)**

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

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