



# The Dos and Don'ts of Signature Card Contracts (Webinar)

February 5, 2018 ☐ 3:30pm - 5:00pm

Sometimes, the simplest error or typo can create legal ownership, insurance and access issues for your account holder. If you do not sign the signature card on a joint account, it is not insured. If you add notes to the cards or add signers after the fact, many times you can create liability for your financial institution. When you open accounts, you are tempted to accommodate account holder wishes and needs in ways that create liability for your financial institution. These do's and don'ts may save your financial institution thousands of dollars in the future. These fundamental rules will keep your officers and your account representatives from creating liability and future losses on the deposit side of your organization.

## What you will learn:

- When small favors for customers can cost the financial institution big liability
- Why you cannot give money to someone who has not signed the signature card
- Why checks have to match accounts
- When do you have to retype the signature card and when can it go with small changes
- When does it matter which disclosures you give on new accounts
- Typos, whiteout, initialing and other issues that can cost the financial institution big time
- The impact of lack of signatures on your contracts and how that affects insurance
- When failure to read the contract and follow it can be significant—closing accounts, rights of offset, and other issues in the contract
- How to set up signers, powers of attorney and other important fiduciary relationships so you won't confuse ownership
- Common errors on ownership types and how that can create big problems on deceased accounts
- Account stylings and taxpayer identification numbers—at \$50 per error, how many can you afford

## Who Should Attend

This webinar will benefit new account representatives, personal bankers, branch managers, branch operations, customer service representatives and training.

## 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

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

### Connection 2

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 \$ \_\_\_\_\_

☐ 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](http://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.