



Vital Check and Deposit Issues (Webinars)

Part I: Personal Accounts - August 20, 2018 ☐ 3:30pm - 5:00pm

Every single day the frontline handles routine matters that can cost your financial institution thousands of dollars if there is an error. For example, your teller may take deposits and fill out deposit slips for account holders but what will happen if the deposit goes into the wrong account and checks are bounced because of the teller's action? What if an authorized signer on a personal account deposits his check into the account and it is returned? Can a joint owner withdraw funds from an account if he or she never signed the signature card contract? These operational and day to day dealings with your customer may lead your institution into liability without anyone's knowledge until there is a lawsuit.

Who on deposit accounts can do what with the checks? The answers you have wanted to know and the reasons why are in the webinar. You will receive the 10 Simple Rules to Handle Checks that can save you worry, litigation and money.

What You Will Learn:

- Can one customer deposit into another customer's account? Can you deposit a personal check into a business account?
- Can you deposit a minor check into his mom's account? Can you deposit a check made payable to mom into a child's UTMA account?
- Can an owner of a business cash a check made payable to the business?
- Can a business owner get "less cash" off a deposit?
- Can you put a stop payment on a check made payable to cash?
- How can a business get "petty cash" without making the check payable to cash?
- What is a "third party check"? Can we cash or deposit a third party check?
- Can an authorized signer, agent or convenience signer on a personal account cash his or her own paycheck against the account. Can an authorized signer get a balance? Take all the money?
- Do we have to pay attention to the words "VOID AFTER 90 Days"?
- Can we pay a stale dated item? Can we pay a postdated item?
- Can we deposit a check made payable to a deceased customer into his or her joint account?
- Can checks made payable to "The Family of John Doe" go into John Doe's account with his spouse?
- Can we open an account with a check made payable to the bank? Can we cash a check made payable to the bank?
- What does "FBO" mean on a check?
- How should a person with a POA document endorse a check?
- Can a check made payable to a person be deposited into the living trust after death?

Who Should Attend:

This webinar will benefit new accounts representatives, customer service representatives, branch managers, branch administration, compliance and anyone who works with deposit signature cards.

Part II: Business Accounts - November 5, 2018 ☐ 3:30pm - 5:00pm

Business account holders ask the most interesting questions about use of the business account. These questions include: can I put a POD on my business account, can my spouse gain access after death, how do I remove or add a signer and how is my account insured? This program will address 25 different questions your account holders might ask on their business accounts and we'll give you the correct answers.

If you have questions you want to be covered during this program submit to gettechnical@msn.com at least one week before the program.

What you will learn:

- Rights at death on business accounts
- Adding and deleting signers
- Adding and deleting owners
- What to do when a business sells
- What to do when a business changes tax structure
- What is the difference in Sub Chapter S Corporation and C Corporation
- Why do I have to answer all these questions
- Can I connect my personal account and my business account on one log in

Who should attend:

This webinar will benefit new accounts representatives, call service representatives, branch managers, assistant branch managers, branch administration, deposit operations, BSA/CIP personnel, training and anyone who works with or manages the new account function.

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.



Vital Check and Deposit Issues (Webinars)

Part I: Personal Accounts ■ August 20, 2018 ☐ 3:30pm - 5:00pm

Part II: Business Accounts ■ November 5, 2018 ☐ 3:30pm - 5:00pm

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 _____

Please check: ☐ Part I - Personal Accounts
☐ Part II - Business Accounts

Connection 2

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Fax _____

Please check: ☐ Part I - Personal Accounts
☐ Part II - Business Accounts

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 for each webinar

\$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 for each webinar

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.**