



# Endorsements A-Z (Webinar)

March 25, 2019 ☐ 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 the check and where is proper endorsement placement. We will 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 and 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 customers, 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 will not want to miss this webinar! The information provided will produce confidence and a thorough understanding of the legal issues of endorsements.

## What you will learn:

- Who is the person entitled to endorse the check?
- What is a valid endorsement?
- Bearer verses Order Checks.
- Who is the holder of a check, and what is the holder in due course?
- Ambiguous endorsements.
- Endorsements for minors, deceased parties and 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 webinar will benefit tellers, head tellers, cashiers, managers, branch operations, bookkeeping, compliance officers who approve 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

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card (please print) \_\_\_\_\_ Signature \_\_\_\_\_

Billing Address: \_\_\_\_\_ Amount to be charged on card \$ \_\_\_\_\_

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

- 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**

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 \$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.**