LBA PROFESSIONAL DEVELOPMENT WEBINAR

Understanding Your Signature Cards and Account Agreements (Webinar)

May 6, 2019 ☐ 3:30pm - 5:00pm

The signature card/account agreement is the most important document on the deposit side of the financial institution. In this document, many regulations merge. Historically, the signature card was a small three by five index card where we housed sample signatures for our account owners. Today, the signature card and account agreement house the W-9, proof of receipt of federal disclosures, state ownership and many of the legal issues of checks. It is an amazing document and varies some from state to state and financial institution to financial institution.

This program is designed to help you break down and understand your signature card and account agreement. It will help you understand and build better relationships with your account holders.

What you will learn:

- Basic signature card components
- Altering contracts
- Ownership issues on single party accounts
- Authorized signers; cards without signatures
- Removing joint owners and changing signers
- Joint accounts with mixed conjunctions
- What happens when you forgot to check the box
- State requirements of rights at death and initialing type of ownership
- POD accounts without beneficiaries
- Powers of attorney changing ownership to benefit his or herself
- UTMA with authorized signers? UTMA with joint owners?
- Learning more about the old style “Minor by” accounts
- What is my job on the contract as withholding agent?

Who Should Attend

This webinar will benefit new account representatives, personal bankers, branch managers, branch operations, deposit compliance officer and staff and all deposit personnel.

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.

LBA PROFESSIONAL DEVELOPMENT WORKSHOPS

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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

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.