



10 Lessons Learned When Your Account Holder Dies (Webinar)

July 16, 2020 ☐ 10:00am - 11:30am

Your account holder passed away yesterday and the family is grieving. Yet, in the midst of all the remembering and honoring of a life, the legal and compliance clock is ticking. In most states, checks can be paid for 10 days after the date of death.

When your account holder dies, many issues and questions arise. Who can have information on the account? Who owns the account? Who has access to the account? What happens with powers-of-attorney and authorized signers on an account? Can the spouse of the sole proprietor continue to access the account? What about that last tax refund check? Is the account still insured? Can a check be written to a funeral home? What about the checks coming in to pay funeral expenses? Learn about checks, IRAs, deposit ownership, trusts, UTMA, affidavits of heirship, and other complex issues that can occur when an account holder dies. Join us for 10 lessons you should know before handling a deceased account holder's accounts.

Program Topics:

- Probate versus non-probate transfers.
- When does the will govern and when does the signature card?
- What by-passes a will? PODs, IRAs, JTWR0S?
- Living trusts and successor trustees.
- When do we know that a member is deceased?
- When can we use small estate affidavits?
- What happens to powers-of-attorney, authorized signers, etc?
- How are IRAs, HSAs, and UTMAs affected?
- Do sole proprietorships cease at death?
- Insurance issues.

Who Should Attend:

This informative session is designed for customer service representatives, branch administration, branch managers, tellers, training and development staff, compliance personnel, and anyone who handles customer 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.

Webinar Registration:

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Office Phone _____
 Cell _____

Payment Options:

Check (Made payable to Louisiana Bankers Association)
 Visa MasterCard American Express
 Card Number _____
 Expiration Date _____ Amount to be charged: _____
 Name on Card (please print) _____
 Signature _____
 Billing Address: _____

Please check:

Registration Fees for LBA Members

Live Webinar Connection \$165 per connection
 Webinar Recording \$165 per recording

Registration Fees for Non-Members

Live Webinar Connection \$265 per connection
 Webinar Recording \$265 per recording

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**

Submit Registration and view rosters in the Education Section of the LBA's website, www.lba.org

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