



# Handling Checks & Accounts After Death of a Customer (Virtual)

This seminar has been change to a virtual program via Zoom

August 20, 2020 ▪ 9:00am - 4:00pm

When your account holder dies, there are usually many aspects of their life still outstanding. During this program we will look at the checks and accounts. Insurance checks, treasury checks and regular checks, what are you supposed to do and what can you do to help the account holder and his or her family. What if there will be no official estate account? We will cover the death affidavits, usufruct accounts and all succession issues.

## What you will learn:

- How many days, after death, can I pay checks my customer wrote?
- How to handle treasury checks after death ?
- What happens to customer's funds on social security representative payee accounts?
- Who can negotiate a check after death made payable to the customer?
- What documentation do we need to prove someone can act for decedent?
- Can the spouse endorse checks for decedent?
- Who can negotiate checks "To the Family of John Doe"?
- Many other questions you get asked daily at the death of an account holder.
- Payable-on-death accounts.
- Official notice of a customer's death.
- Can a joint owner gain access after death?
- What is a judgment of possession?
- Affidavits: less than \$20,000, surviving spouse, small successions.
- How to setup a usufruct account?
- Who may act on business accounts after a death?
- Setting up Estate Accounts.

## Who Will Benefit

Customer service representatives, frontline staff, compliance officers, support personnel, new account representatives, tellers, sales representatives, personal bankers, cashiers, branch managers, branch administrators, training staff, and any other staff who has customer contact

### Registration Fees for Live Virtual Seminar

\$265, LBA members

\$465, Non-members

### Registration Fees for Seminar Recording

\$265, LBA members

\$465, Non-members

**Please note:** If you participate in the live virtual seminar, we will email a certificate to you following the program. If you opt for the recording, we will not be able to provide a certificate because we will not be able to track attendance

## Workshop Instructor



**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

### Registrant 1

### Registrant 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 _____
Cell _____	Cell _____

- I will participate in the Live Virtual Seminar  
 I would like to receive the Seminar Recording

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### Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa       MasterCard       American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

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 not eligible for SBET funding.**

### Agenda

9:00am	Program Begins
12:00pm	Lunch
4:00pm	Program Adjourns

Submit Registration and view rosters in the Education Section of the LBA's website, [www.lba.org](http://www.lba.org).