



# Opening Minor Accounts (Webinar)

November 2, 2020 ☐ 3:30pm - 5:00pm

During this webinar, you will learn how to answer your adult account holder's questions on how to set up accounts for grandchildren, for college, and many other reasons to set up minor accounts. We will review the basic legal ownerships you may offer for your minor account holders. We will talk about how to transition them into adult accounts. We will look at dos and don'ts of account card set up for minors.

- All the types of legal ownership for minors: UTMA, CESA, joint accounts, guardianships, social security representative payees and child actor trusts
- Issuing debit cards to minors
- Can a minor negotiate checks made payable to him or her
- Old stylings like "minor by" that can give big headaches
- Can you require two signatures on minor accounts? Can you let a minor sign a contract?
- What happens when the minor dies on an account? What happens when the adult passes away?
- Can minors take over the account at a certain age? Hotspots and troubling issues when you open accounts for minors.

### Who Should Attend:

This informative session will be useful for new account representatives, customer service representatives, member service representatives, branch administration, branch operations, branch managers, personal bankers, compliance, BSA and anyone who opens new 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 \_\_\_\_\_  
 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:

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 \*Please Note: Recordings are not eligible for SBET funding

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

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