



# Regulation CC: Checks & Holds Annual Staff Training (Webinar)

## May 4, 2020 ☐ 3:30pm - 5:00pm

Regulation CC is the regulation governing the availability of funds for transaction accounts and the holds which financial institutions can place on checks. This regulation was passed in 1988 and continues to be one of the toughest compliance problems in financial institutions around the country. There are many questions, such as can we place a hold on a cashier's check? How many days can we hold checks on a new account? Does this apply to business accounts? Do we have to give the hold while the customer is there or can we mail it later? These questions will all be addressed in this informative and easy to follow webinar for the frontline. We will also take a look at the changes that are proposed-new disclosure format and new teller hold notices.

### Program Topics:

- Changes Pending for Reg CC
- Purpose of the regulation
- What is a transaction account
- Availability schedules
- Business versus banking days, transaction accounts and more definitions
- How to count days and place holds
- Next day items versus other checks
- Case by case holds
- Exception holds
- Hold notices and how to complete
- New accounts exception
- Common errors on holds

### Who Should Attend:

This webinar will benefit all tellers, teller managers, cashiers, customer service representatives, back of bank operations, branch managers and compliance officers.

### 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:

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**\*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](http://www.lba.org)

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