Having an understanding of endorsements and handling checks is crucial to making sound check cashing decisions. A check is a unique type of contract where ownership can be transferred by way of the endorsement on the back of the item. This program will look at who has the right to endorse the back of a check, and where is proper endorsement placement. We’ll also look at what happens if a check is not endorsed properly, when it may be best not to accept the check at all due to missing or problem endorsements, why we do not put business checks into personal accounts and why we do not give less cash on business accounts. Many “tricky” issues will be discussed, such as deceased account holders, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements and endorsements by powers of attorney. Learn the safe way to handle checks and be sure that you and your financial institution can be protected from loss on the negotiable instruments. You won’t want to miss this session! The information provided will produce confidence and a thorough understanding of the legal issues of endorsements.

Program Topics:
- Who is the person entitled to endorse the check?
- What is a valid endorsement?
- Bearer versus Order Checks
- Who is the holder of a check and what is the holder in due course?
- Ambiguous endorsements
- Endorsements for minors, deceased parties, business accounts
- Witnessed endorsements
- Check cashing issues for business accounts
- Endorsements on income tax checks
- Trustee and power of attorney endorsements
- The simplest rule about checks that will save your financial institutions thousands of dollars
- The connections between checks and account agreements - if you have not signed the signature card you cannot get the money
- Postdated, stale dated, erasures, alterations and more lessons we need to learn
- Why your institution needs to know about the negligence rule and the bank statement rule
- Should we check endorsements and send them back as “missing”?
- Treasury checks, postal money orders and other special checks
- Why we absolutely do not give cash back, cash or deposit into personal accounts checks made payable to a business

Who Should Attend:
This informative session is designed for tellers, head tellers, cashiers, managers, branch operations, bookkeeping, compliance officers who okay checks and deposit representatives who work with checks and 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.