Louisiana Deposit Accounts 4 Part Study (Webinars)

During this four-part study we will work directly from the LA Deposit Account Manual. You will receive a new copy of the Louisiana Deposit Accounts manual and a study outline. We will test ourselves at the end of each section to check our knowledge. We will make our way through the entire manual during our summer study. If you are only interested in a part of the study, you can sign up for each individual part.

Place a check next to each live webinar (WEB) and/or recording (REC) you would like to register for/order:
Registration fee (per webinar or recording): $165 per connection/LBA member; $265 per connection/non-member

July 12, 2021: Part I: Laying a Good Foundation—Consumer Accounts 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

During this session, we will look at the federal and state laws that underlie our consumer accounts. We will look at many mistakes that you can make on the basic accounts we open every day. We will also discuss our customer's life changes like divorce and death. How can we help our customers navigate through their life cycle from birth to death in a way that is safe and compliant for all of us? This program will explore all the LA statutes and regulatory concerns in our customers consumer accounts.

- Customer Identification Program
- Customer Due Diligence
- W9-and W-8 Review of our tax reporting requirements
- Implementing interest reporting rules on Nonresident Aliens
- Individual Ownership
- Joint Ownership
- Payable on Death
- Powers of Attorney
- Removing Names at divorce and death
- Changing Ownership during our customer's life cycle
- Signature Card Danger Zones
- Disclosures—When to give which disclosures for consumers
- Quiz

July 19, 2021 Part II: When One Person Acts for Another—Fiduciary Accounts – 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

What is a fiduciary? How are they supposed to behave? What is acting in the best interests of the owner? These questions will be addressed in our second session on these high-level accounts. You will learn what each job can do and not do. You will receive information on document requirements for these accounts and get into the common errors we make on signature cards with these accounts. Learn how to handle these accounts at the death of the owner or at the death of the fiduciary.

- Uniform Transfer to Minors Account
- Curator Account
- Tutor Account
- Social Security Representative Payee Account
- Social Security Rep Payee—Dedicated Account
- Social Security Rep Payee—Burial Account
- Social Security Rep Payee—Collective Account
- Veterans Federal Fiduciary Account
- Formal Revocable Trust Account
- Formal Irrevocable Trust Account
- Bankruptcy Accounts
- Quiz

August 2, 2021 Part III: When Your Customer Dies—Successions & Affidavits – 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

Louisiana is a unique state in its issues and affidavits at death. Learn what the affidavits will do in transferring money at death to the heirs and spouse. Learn what is involved in a small succession. How do we open an estate account? We will talk about other types of accounts at death and handling of checks and other items at death. This special study will guide you through the process of working with customers after a beloved family member dies.

- Transfer at death affidavit
- Small Succession affidavit
- Spousal Affidavit
- Opening an Estate Account
- What happens with each account ownership at death
- Handling Checks at death
- Who can do what when your account holder dies
- Quiz

August 16, 2021 Part IV: Working through the Maze of Business and Nonprofit Accounts—3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

During our business account training we will look at what the secretary of state requires when opening business accounts in Louisiana. We will unravel the maze of paperwork and see how we can best help our customers understand why it is important to keep documents and SOS up to date. We will look at the federal and state documentation issues. We will also discuss our customers changing business situations like adding signers and changing owners.

- Sole Proprietorship
- 3 types of Partnerships
- Limited Liability Company
- Corporations
- Nonprofit Corporations
- Nonprofit Organizations
- IOLTA Accounts
- Agent Accounts
- Money Service Business
- Multi-tiered Businesses
- Quiz

Louisiana Deposit Accounts 4 Part Study (Webinars)

Who should attend:

New accounts representatives, customer service representatives, auditors, compliance personnel, risk managers, security officers, branch managers, and any other interested personnel

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.

Please check all that you are interested in registering for:

July 12, 2021: Part I: Laying a Good Foundation - Consumer Accounts - 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

July 19, 2021 Part II: When One Person Acts for Another - Fiduciary Accounts – 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

August 2, 2021 Part III: When Your Customer Dies - Successions & Affidavits – 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

August 16, 2021 Part IV: Working through the Maze of Business and Nonprofit Accounts - 3:30pm-5:00pm

☐ **WEB ($165/$265)** ☐ **REC ($165/$265)**

Registration Form

Mr./Mrs./Ms. ____________________

Bank ____________________

Email Address ____________________

Branch Street Address ____________________

City, State, Zip ____________________

Phone ____________________

Fax ____________________

Payment Options

☐ Check (Made payable to Louisiana Bankers Association)

☐ Visa ☐ MasterCard ☐ American Express

Registration Fees (per webinar and/or recording)

$165, per LBA member

$265, per non-member

Card Number ____________________ Expiration Date ____________________

Name on Card (please print) ____________________ Signature ____________________

Billing Address: ____________________

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:

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***Please Note: Recordings not eligible for SBET funding.**

Registration Fee (per webinar and/or recording)

$165 per connection or recording/LBA members

$265 per connection or recording/nonmembers

***Recording and materials will be sent after the live webinar.**

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