

Deposit Documentation



-
- Regulation E
 - Regulation CC
 - Regulation DD
 - BSA/CIP/AML/OFAC
 - GLBA Privacy
 - GLBA Safeguarding Info
 - Identity-Theft Red Flags
 - Authority to Open Accounts
 - Account Ownership
 - Uniform Commercial Code:
Articles 3, 4, and 5
 - Certain Illinois Compiled Statutes



March 31, 2020
Mt. Vernon

April 1, 2020
Springfield

April 2, 2020
Utica

Course Introduction

Objectives:

1. Define the governing rules, regulations and laws affecting deposit documentation;
2. Explain how the rules, regulations and laws directly affect day-to-day operations and customer interactions; and
3. Show attendees how they can apply what they learn to new circumstances and situations.

Each of these regulations, laws, or guidelines have aspects that relate to the initial disclosures, but the emphasis of this class is on the how and why. Many activities of tellers and customer-service representatives are driven by these regulations, but too often circumstances can make it difficult for those employees to apply the regulations because they don't know the details. This seminar describes the requirements, explains in a straightforward manner the basic principles, and then draws on real-life experiences to explore how to apply those principles.

Among the challenges covered are error resolutions, new-card issuance, replacement cards, delay of funds, honoring checks, split deposits, NSF checks, credit-card checks, two-party checks, CD penalties, partial withdrawals, who can open an account, how can it be titled, who can I talk with about the account, identity theft, suspicious activity and more.

Who Should Attend?

Tellers, head tellers, new-account representatives and anyone opening accounts or dealing with customers on the deposit side would all benefit from attending this seminar.

Key Topics



- Regulation E
- Regulation CC
- Regulation DD
- BSA/CIP/AML/OFAC
- GLBA Privacy
- GLBA Safeguarding Customer Information
- Identity-Theft Red Flags
- Authority to Open Accounts
 - Individual
 - Minor
 - Corporation
 - Partnership
- Account Ownership
 - Payable on Death
 - Tenants in Common
 - Living Trusts
- Uniform Commercial Code Articles 3, 4 and 5
- Certain Illinois Compiled Statutes

About the Presenters

Tim Tedrick CRCM, CRP, and partner at Wipfli LLP in Sterling, Illinois leads this seminar. Tedrick was formerly the head of the financial-institution compliance practice firmwide. He now specializes in presentations and training for compliance, BSA, loan review and internal audit. He has performed or supervised internal audit and compliance work for all sizes of financial institutions in several states. Prior to joining Wipfli LLP, Tedrick worked at a community bank for 11 years. He is also a Certified Regulatory Compliance Manager and a Certified Risk Professional. He teaches compliance and auditing at various statewide schools and provides training to banks on a one-to-one basis.

Sara Johnson, CRCM, CCBIA, CCBCO and manager, is a member of the Wipfli financial institutions practice's regulatory compliance team. She has over 10 years' experience in developing, enhancing and strengthening compliance management systems and compliance audit programs, as well as various other facets of banking including retail operations, administration and front-line service. Johnson utilizes this experience to assist clients of various sizes with improving and successfully maintaining their overall regulatory compliance program.

What Others Have Said:

"Tim was very informative. This has been by far the best seminar I have ever attended!"

Ashley Antrim, Acct. Rep/Head Teller
Crossroads Bank, Effingham

"The seminar was very informative. It's given me a lot of think about as to how we apply these principles to our bank. I would love to come to another one of Tim's session to absorb more information. Great job!"

Lara Armstrong, Teller
Streator Home Building & Loan Assoc.

"The stories and case examples Tim presented were very relevant and really illuminated the topics presented."

Hope Benefield, Teller
Crossroads Bank, Effingham

Registration Fees

Fees include hand-out materials, refreshment breaks and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."

CBAI MEMBER

First person	\$265
Each additional person	\$245 each

**PROSPECTIVE-MEMBER

First person	\$465
Each additional person.....	\$445 each

CDD members receive a 10% discount.

***Only financial institutions/firms eligible for CBAI membership.*

Please note that CBAI does not issue confirmations, with the exception of on-line registrations, but feel free to call the Association headquarters to confirm your registration.

Registration Form

DEPOSIT DOCUMENTATION

MARCH 31 — APRIL 2, 2020

Please specify preferred date and location.

- March 31, 2020, DoubleTree by Hilton Mt. Vernon
 April 1, 2020, Shazam Education Center: CBAI, Springfield
 April 2, 2020, Grizzly Jack's Grand Bear Resort, Utica

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

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Dates and Locations

March 31, 2020
DoubleTree by Hilton
222 Potomac Blvd.
Mt Vernon, IL
618/244-7100

April 1, 2020
Shazam Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL
217/529-2265

April 2, 2020
Grizzly Jack's Grand Bear Resort
2643 Il Rt 178 Grand Bear
North Utica, IL 61373

Agenda

Registration begins at 8:30 a.m.
The seminar runs from 9 a.m. to
approximately 4 p.m. A continen-
tal breakfast and lunch are
provided.

CBAI is a registered Public Ac-
counting Continuing Professional
Education (CPE) provider by the
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fessional Regulation.

For More Information

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