



# 2020 Deposit Account Webinar Series



Compliance at Account Opening

UCC 3 & 4 Check Issues: Stop Payments, Postdated, Stale-Dated & Endorsements

Banking Cannabis Businesses: Hemp, CBD, THC & More

Deposit Operations Update 2020

Advanced New Account Issues: POAs, Trusts, Estates & More

10 Overdraft Hotspots, Including Regulations, Lawsuits & Guidance

Presented by CBAI

# Introduction

## WHY PARTICIPATE?

Customer service representatives who open and complete deposit account transactions must have a broad understanding of multiple account types, account titling and access, endorsements, CIP, accountholder rights and responsibilities, and compliance requirements. They must also be capable of handling more complex issues, including powers-of-attorney, trusts, and other negotiable instruments. This series addresses all these issues and more, plus provides an update on deposit operations issues and new guidance regarding banking cannabis businesses.

## THREE REGISTRATION OPTIONS

### 1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone.

Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question-and-answer sessions.

Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at [www.adobe.com](http://www.adobe.com).

### 2. ON-DEMAND WEB LINK

Can't attend the live webinar? The on-demand web link is a recording of the live event including audio, visuals, and handouts. You even receive the presenter's e-mail address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK

Includes options 1 and 2 above.

### Listen on your iPad, iPhone, or Android

(Instructions will be emailed to you with the on-demand link).

# Dates and Time

## COMPLIANCE AT ACCOUNT OPENING

January 14, 2020

## UCC 3 & 4 CHECK ISSUES: STOP PAYMENTS, POSTDATED, STALE-DATED & ENDORSEMENTS

January 28, 2020

## BANKING CANNABIS BUSINESSES: HEMP, CBD, THC & MORE

February 13, 2020

## DEPOSITS OPERATIONS UPDATE 2020

February 24, 2020

## ADVANCED NEW ACCOUNT ISSUES: POAs, TRUSTS, ESTATES & MORE

March 23, 2020

## 10 OVERDRAFT HOTSPOTS, INCLUDING REGULATIONS, LAWSUITS & GUIDANCE

April 7, 2020

All Deposit Account Series webinars are from 2 - 3:30 p.m.

# For More Information

Tracy McQuinn, Senior Vice President  
Melinda McClelland, Vice President  
Jennifer Nika, Vice President  
Kim Harden, Administrative Assistant  
Tina Horner, Administrative Assistant  
Department of Education & Special Events  
800/736-2224 or 217/529-2265 Fax: 217/585-8738  
Terry Griffin, Chicago Area Vice President  
773/209-2260

## COMPLIANCE AT ACCOUNT OPENING

January 14, 2020

Deborah Crawford, Gettechnical Inc.

This program focuses on the federal requirements to open a new deposit account. It addresses how CIP and CDD under the Bank Secrecy Act have affected the identification and questionnaire process and how to place a Regulation CC hold on a new account. You learn what each required disclosure means to your institution and accountholders. In addition, this program explains overdraft

requirements, W-9 and W-8BEN new account requirements for nonresident aliens, and many other federal issues. Attend this jam-packed session to learn the ins and outs of opening deposit accounts compliantly.

## UCC 3 & 4 CHECK ISSUES: STOP PAYMENTS, POSTDATED, STALE-DATED & ENDORSEMENTS

January 28, 2020

Mary-Lou Heighes, Compliance Plus, Inc.

An accountholder cannot possibly understand why a check was paid before the date on the face of the check. A payee is at your teller window with a check that is more than six months old. Is it still valid? John has a check in his hands payable to ACME Widgets and wants to deposit it into his personal account. And what about a check made payable to a deceased payee?

Code (UCC) articulates the rights and liabilities of each party to a transaction. Each state has adopted these laws in substantially similar form to provide guidance to financial institutions. This program explains the most common (and not so common) issues and outline the rights and responsibilities of each party to a check. Join us to learn how to handle checks correctly and with confidence.

Check handling issues arise daily and are often a source of confusion for both accountholders and staff. The Uniform Commercial

## BANKING CANNABIS BUSINESSES: HEMP, CBD, THC & MORE

February 13, 2020

Joseph Silvia, Howard & Howard Attorneys PLLC

More than 30 states have legalized some form of cannabis, whether hemp, marijuana or CBD. Companies that are directly and indirectly involved in the cannabis business continue to seek viable financial services and relationships. However, many struggle to gain consistent access to financial institutions due to a lack of guidance on accepting and monitoring such relationships. At the same time, financial institutions are eager to get

consistent regulatory guidance, so they can provide the services requested. This webinar focuses on how financial institutions are currently accepting deposits, lending money, and providing other financial services to cannabis businesses and their service providers – despite the lack of guidance or comprehensive comfort under federal law.

## DEPOSIT OPERATIONS UPDATE 2020

February 24, 2020

Deborah Crawford, Gettechnical Inc.

Is there anything new in 2020 with deposit operations in the back of your shop? This webinar looks at new Regulation CC holds, beneficial ownership, error resolution, check handling

and operational issues in the back of the house. It also addresses how to check CIP and keep good internal controls on signature cards, but focuses on any new developments in 2020.

## ADVANCED NEW ACCOUNT ISSUES: POAs, TRUSTS, ESTATES & MORE

MARCH 23, 2020

Deborah Crawford, Gettechnical Inc.

From living trusts, to estates, to powers of attorney, experienced new account staff are now receiving complex legal documents to open accounts. How do you review and handle legal documents? How can accounts be opened safely? Why are some

institutions losing millions on fiduciary accounts? This webinar explores some of the advanced issues when opening deposit accounts. It is designed for staff with several years of experience with opening deposit accounts.

## 10 OVERDRAFT HOTSPOTS, INCLUDING REGULATIONS, LAWSUITS & GUIDANCE

APRIL 7, 2020

Deborah Crawford, Gettechnical Inc.

It's 2020 and the examiners are expected next month. Will your financial institution pass the test? This program is designed to provide an update and the steps needed to complete an overdraft service checkup on your program before examiners arrive. Whether your system is automated or ad hoc, there are some

themes and specifics examiners are targeting this year. Join us for a look at litigation, federal laws, state law issues and other overdraft "hotspots" in this regulatory environment. It continues to be shifting sand.

# Registration Forms and Fees

You can choose to participate in the Deposit Account Telephone/Webcasts as a series or as one or more stand-alone webinars.

## DEPOSIT ACCOUNT TELEPHONE/WEBCAST SERIES (ALL SIX SESSIONS)

| Purchase<br>(Check one) | Training Options<br><i>(Registration includes one location hook-up)</i> | CBAI Member | Non-Member* |
|-------------------------|---|-------------|-------------|
|                         | Live Webinar  | \$1,650     | \$2,850     |
|                         | On-Demand Link  | \$1,650     | \$2,850     |
|                         | <b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>         | \$2,250     | \$3,450     |

## INDIVIDUAL SESSION

| Purchase<br>(Check one) | Training Options<br><i>(Registration includes one location hook-up)</i> | CBAI Member | Non-Member* |
|-------------------------|---|-------------|-------------|
|                         | Live Webinar  | \$275       | \$475       |
|                         | On-Demand Link  | \$275       | \$475       |
|                         | <b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>         | \$375       | \$575       |

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

Please check below which session(s) you are registering for.

- January 14, 2020 – “Compliance at Account Opening”  
 January 28, 2020 – “UCC 3 & 4 Check Issues: Stop Payments, Postdated, Stale-Dated & Endorsements”  
 February 13, 2020 – “Banking Cannabis Businesses: Hemp, CBD, THC & More”  
 February 24, 2020 – “Deposit Operations Update 2020”  
 March 23, 2020 – “Advanced New Account Issues: POAs, Trusts, Estates & More”  
 April 7, 2020 – “10 Overdraft Hotspots, Including Regulations, Lawsuits & Guidance”

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax: \_\_\_\_\_ Email \_\_\_\_\_

(E-mail address required for registration).

### Register by Phone, Fax or Mail

Fax this registration form to: 217/585-8738 Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703