



Webinar or Audio Visual CD



2010 Legal & Compliance Update for Missouri Bankers

In conjunction with Bankers Choice,
A service of Spencer Fane Britt & Browne LLP

Wednesday, September 1

Deposit Session—10:00-11:30 a.m

Loan Session—2:00-3:30 p.m.

REGISTRATION FORM

DEPOSIT SESSION-10:00-11:30 a.m.

- Webinar\$150 Member.....\$175 Non-Member
- Audio Visual CD.....\$150 Member.....\$175 Non-Member

LOAN SESSION-2:00-3:30 p.m.

- Webinar\$150 Member.....\$175 Non-Member
- Audio Visual CD.....\$150 Member.....\$175 Non-Member

Register For Both Sessions Below
Receive the Audio Visual CD for each session FREE!

- BOTH DEPOSIT & LOAN TELE/WEBCAST.....\$300 Member.....\$350 Non-Member

These webcasts are a cost-effective way to learn about the specific changes that occurred in Federal law over the past year and the new Missouri law changes that become **effective on August 28, 2010**. Each webcast will be 90 minutes in length including a short period at the end for questions and answers. Your bank may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the bank premises.

Note: Your registration fee allows you to have one telephone connection and one internet connection. However, as many people as you like may listen from your office speaker phone and may watch from a single computer terminal.

Name _____ Bank Name _____

Email _____ Mailing Address _____

City _____ State _____ Zip _____ Phone _____

Amount Enclosed _____ Please Invoice _____

Fax your registration to 816-781-8052 or
Contact Pat Henry, Education Coordinator, 816-781-8088
Missouri Independent Bankers Association, 5 Victory Lane, Suite 201, Liberty, MO 64068

NEW OPTION: On-Line webinar registration available at
miba.net click "2010 Legal & Compliance Update for Missouri Bankers" on front page.
(CD not available on-line). Use this form to order audio visual CD

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Separate Sessions for Deposit Operations & Loan Operations

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Deposit Compliance & 2010 Legal Update for Deposit Operations

This seminar discusses the new Federal and Missouri law changes that affect deposit operations, including:

- New model privacy notice is the only safe harbor after January 1, 2011
- Garnishments – Effective July 1, 2010, new Missouri Supreme Court rule imposes new duties on bank to determine whether it is "reasonably determinable" whether electronic deposits are exempt from garnishment
- Missouri Appeals Court holds that garnishee bank does not have obligation to assert exemption on behalf of accountholder; but, if bank chooses to assert exemption, it does so at its own peril
- Missouri court uses three-part test to determine if account is held as joint tenancy with right of survivorship
- "Opt-In" requirements for overdrafts on ATM and one-time debit card transactions effective July 1, 2010 (Reg E)
- Overdraft disclosures effective January 1, 2010 (Reg DD)
- Three Missouri class actions filed against banks posting checks high-to-low and charging alleged excessive overdraft fees
- Changes to funds availability notices effective February 27, 2010 (Reg CC)
- New revisions to the BSA/AML Examination Manual effective April 29, 2010

This seminar is useful for personal bankers, tellers, retail managers, and deposit operations personnel.

Lending Compliance & 2010 Legal Update for Loan Operations

This seminar discusses the new Federal and Missouri law changes that affect loan operations, including:

- Registration of residential mortgage loan originators under the SAFE Act – final rule adopted July 28, 2010
- Dept of Labor's recent ruling regarding traditional mortgage loan originators are not exempt from overtime pay
- Credit Card Accountability, Responsibility and Disclosure Act & Reg Z Amendments – substantial new changes
- Higher Education Opportunity Act – effective February 14, 2010, separate disclosures required if credit extended to consumer, in whole or in part, for secondary education
- Missouri Appeals Court holds lender liable for fraudulent misrepresentation
- Two Missouri Appeals Court decisions hold class action waiver clauses in loan contracts to be unconscionable
- New changes to the 2010 IRS Forms 1099-A and 1099-C, and the proper filing requirements in foreclosure, deed-in-lieu and workout situations
- Fair Credit Reporting Act – effective July 1, 2010, bank must establish policies & procedures regarding the accuracy and integrity of information furnished to consumer reporting agency
- Risk based pricing notice becomes effective January 1, 2011

This seminar is useful for loan officers, loan operations personnel and credit administration personnel.



ABOUT THE SPEAKER M. Elizabeth Fast

Elizabeth, a partner with the law firm Spencer Fane Britt & Browne LLP, and point person for the firm's training division known as Bankers Choice, focuses her legal practice on the representation of financial institutions. Before joining Spencer Fane, Elizabeth was the General Counsel, Senior Vice President and Corporate Secretary for Boatmen's Bank, where she managed all legal, regulatory and compliance matters of a \$9 billion financial institution with more than 130 branches in Missouri and Kansas. Elizabeth is a member of the Missouri State Banking Board, appointed by the Governor.