

MISSOURI DEPOSIT DOCUMENTATION SEMINAR

A full-day seminar on laws and regulations affecting financial institution deposits, with special emphasis on Missouri law.

What is the difference between “joint with rights of survivorship” and “tenants in common”? What is a revocable living trust and how do we document it? Do we really need a corporate resolution? Who can have a NOW Account? How do we open accounts for minors?

Have you or someone at your institution asked these questions and others like them? If so, don’t miss this seminar. The focus is on the day the account is opened. It provides hard to get state law requirements for ownership and documentation. Attendees learn the “why” behind standard operating procedures.

The manual and the presentation suggest the procedures for standardizing the account opening process. The speaker uses “plain language” and “real-world” examples. Attendee participation is encouraged throughout the program.

Attendees are encouraged to bring their account agreements to class.

TOPICS

Account Opening Procedures

- Know Your Customer
- Verify Depositor Information
- Standardizing Procedures

Taxpayer ID No. Documentation

- Obtaining the Appropriate TIN
- Required Certifications
- Nonresident Alien Requirements

Account Titles

- Individual Accounts
- Single Party Account with Convenience or Authorized Signers
- Informal Trusts
- Missouri Transfers to Minors Law Account
- Tenancy by the Entirety
- Minor Accounts
- Joint Accounts with Rights of Survivorship
- Joint Accounts without Rights of Survivorship
- Payable on Death Accounts
- Funeral Trust Accounts
- Funeral Joint Account
- Estate Accounts

- Valid Trust
- Pension Plans
- Grantor Trust – Revocable Living Trusts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Lawyer’s Trust Accounts
- Political Campaign Funds

Proper Documentation

- Personal Accounts
- Business Accounts
- Fiduciary Accounts
- Organizational Accounts
- Powers of Attorney

Handling Requests for Change

- Changes at Request of Customer
- Changes Due to Death
- Adding Owners
- Deleting Owners

AGENDA

- 8:30** Registration
- 9:00** Program
- 3:30** Adjourn

WHO SHOULD ATTEND

This is a comprehensive seminar developed for new accounts personnel, auditors, bookkeepers, operations officers and others who have responsibility for administering customer accounts. It is a fast-paced introduction for the new employee who needs an overview of deposit accounts and is designed to “tie everything together” for experienced personnel. No advance preparation is required.

CANCELLATION POLICY

If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason we refund all fees paid. To cancel, call our office at 800/523-4778, ext. 205 or 239.

DISCOUNTED FEES

\$290.00 for each attendee.

SAVE on your first attendee.

(Normally \$335 for first attendee and \$290 for each additional.)

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

Payment must accompany registration.

DATES & LOCATIONS

April 8	April 9	April 10	April 11
KCI Expo Center 11730 N. Ambassador Drive Kansas City, MO 816-891-7694	University Plaza Hotel 333 John Q. Hammons Parkway Springfield, MO 417-864-7333	Hilton Garden Inn 3300 Vandiver Drive Columbia, MO 573-814-5464	St. Louis Marriott West 660 Maryville Centre Drive St. Louis, MO 314-878-2747

These programs are presented by Professional Bank Services, Inc. in conjunction with the Missouri Independent Bankers Association.

The Speaker

Deborah Henderson is a Senior Consultant at PBS. Prior to joining the firm, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending and operations areas. She provides consulting services in compliance, with particular emphasis on deposits and operations issues. She has been a member of the faculty of the FDIC's Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course. She has also served on the faculty of the Iowa, North Carolina and Pennsylvania bankers associations' compliance schools.

The Manual

The seminar manual is a comprehensive guide with detailed outlines and sample forms. It serves as a desktop reference for questions relating to the deposit function.

Confirmations

You will receive a written confirmation of your seminar registration within ten days after we receive payment. If you do not, please call Professional Bank Services: 800 523-4778, Ext. 205.

PROFESSIONAL BANK SERVICES, INC. (PBS)

is a consulting firm that presents targeted training programs to address knowledge and compliance performance gaps common among financial institutions.

PBS knows first-hand what regulators look for – we helped to develop the materials and presentations for the FDIC's Compliance Assessment Review Course for senior examiners and its Introduction to the Compliance Examination School. PBS also consulted with the OTS to help design and present its Level I Compliance School.

We use this knowledge to create high-impact compliance programs. Our seminars are taught by subject matter experts.

Seven Reasons You Should Register Today

- 1 Our comprehensive seminar manual.**
You'll return to this easy-to-understand reference again and again.
- 2 Free follow-up support for one year.** Call our support hotline with questions and help implement your new knowledge.
- 3 Earn continuing education credits** 6.75 CSOP and 6 CPE Credits.
- 4 Network with your peers** for brainstorming and suggestions about your institution's compliance policies.
- 5 Instruction by leading experts.** We trained more than 12,000 professionals last year.
- 6 The answers you need** to comply with recent regulation changes.
- 7 Your satisfaction is guaranteed.** Attend the seminar until the morning break. If you don't think the seminar lives up to its promises, return your materials to the registration table and we'll refund your registration fee...no questions asked!

ADDITIONAL SEMINAR INFO

CE CREDITS:

Eligible for 6.75 CSOP and 6 CPE credits.

MAKE CHECK PAYABLE TO:

Professional Bank Services, Inc.

MAIL TO:

Education Division
Professional Bank Services, Inc.
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205-3309

CHARGE PAYMENTS ONLY:

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PHONE 800-523-4778, EXT. 747
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SUGGESTED DRESS:

Meeting Room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

2008 MISSOURI DEPOSIT DOCUMENTATION SEMINAR MISSOURI INDEPENDENT BANKERS ASSOCIATION

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290	
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290	
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290	
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290	
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$290

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY**

CARD NUMBER

EXP DATE

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE