

# Managing E-SIGN, E-Statements & E-Disclosures

WEBINAR OR ON-DEMAND WEB LINK  
(LINK INCLUDES FREE CD ROM)

**Wednesday, August 17, 2011**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

Are you confident that your bank's e-statement program is compliant with legal and regulatory guidelines? Many banks have unwittingly established unlawful online banking programs, which are in violation of the federal E-SIGN Act. If you are caught operating a noncompliant program, every e-statement you've ever sent could be deemed legally invalid. Regulatory fines, defense costs, and legal settlements could far exceed the potential savings e-statements provide.

Community banks engaged in electronic banking are legally obligated to adhere to the Electronic Signatures in Global and National Commerce (E-SIGN) Act. E-SIGN disclosure rules prohibit banks from implementing wholesale switchovers, in which all customers are automatically converted to e-statements. Instead, E-SIGN requires customers to "opt-in" before receiving e-statements, so paper statements must be available to customers who lack the technology (or desire) to view statements electronically.

Your bank is obligated (for legal and business reasons) to manage e-statements, e-disclosures, and other e-records effectively and compliantly. Join us for a review of E-SIGN, E-Statement, and E-Disclosure compliance risks and rules, policies and best practices for banks.

**Continuing Education: Attendance verification for CE credits provided upon request.**



## HIGHLIGHTS

- What is E-SIGN, and what does it require of your bank?
- Why and how banks typically mismanage E-SIGN compliance
- E-SIGN e-disclosure requirements: What are you required to tell customers? What constitutes lawful, well-written e-disclosures?
- Understanding and complying with E-SIGN consumer consent provisions and processes
- Why and how customers must prove technological competence to receive e-statements

- Potentially-costly consequences of noncompliance with E-SIGN
- What to do if your community bank is violating E-SIGN
- Growing your bank's e-statement program – compliantly and successfully
- Timely information, expert advice, best practices, and compliance tips to implement immediately

## **WHO SHOULD ATTEND?**

This informative session is a must to ensure legally compliant e-banking. Compliance officers, risk managers, operations managers, business development managers, and others charged with managing online banking, E-SIGN, E-Statements, and E-Disclosures will benefit from this program.

### **MEET THE PRESENTER**

**Nancy Flynn,  
Founder/Executive Director,  
The ePolicy Institute™**



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webinar listing page, and click on the link to register.**

# Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

**\*CD Rom for pc use only**

Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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Email: \_\_\_\_\_ (Email address is required.)

**Hook up instructions and seminar materials will be emailed approximately  
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.  
Mail registration form and check made payable to:**

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

**Fax registration form, including credit card number to (406) 442-2357.**

**Important Note if Paying by Credit Card:** This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.

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**Register Online:**

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**\*NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

FOR QUESTIONS EMAIL: [CBAO@financialedinc.com](mailto:CBAO@financialedinc.com)

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