

Accepting Powers-of-Attorney: 10 Deposit Account Hotspots

WEBINAR OR ON-DEMAND WEB LINK
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Tuesday, February 14, 2012

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

Someone you have never met walks into your bank with a power-of-attorney (POA) and demands to be added to a customer's accounts – an elderly customer with no children and hundreds of thousands of dollars. Thoughts of fraud rush through your mind.

This is when thorough, well-written power-of-attorney procedures can protect the customer and the bank against litigation. Rather than scrambling to decide how to handle each case, procedures that comply with state law, internal processes, and the signature card contract should be established to shield the bank and the customer. This webinar will cover power-of-attorney "hotspots" and how to prevent costly mistakes when handling these high-risk documents. It will also provide procedural guidance and a chart with links to your state law and key components for your state's POA statutes.

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HIGHLIGHTS

- Types of power-of-attorney: springing, durable, specific, military, etc.
- Specific types of power-of-attorney on treasury checks
- State law issues: POA affidavits, recording, and accepting the role
- Durable versus nondurable – what is the risk?
- POAs on trusts, businesses, UTMA, Social Security accounts, IRAs and other fiduciary relationships
- Can a power-of-attorney borrow, open a safe deposit box, sign a signature card, or remove an authorized signer?
- What happens if a POA tries to benefit by naming him/herself as joint tenant WROS or as POD beneficiary?
- When the court appoints a conservator, does it supersede a POA?
- How should powers-of-attorney endorse checks?

- Who is subject to CIP verification? The owner or power-of-attorney?
- Can the bank set rules for powers-of-attorney and when should that be done?

WHO SHOULD ATTEND?

This informative session is designed for new account representatives, customer service representatives, deposit operation staff, tellers, branch managers, and any personnel who open or manage deposit account relationships.

MEET THE PRESENTER

Deborah L. Crawford,
gettechnical inc



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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**

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FOR QUESTIONS EMAIL: CBAO@financialedinc.com

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