

HOW TO ENSURE COMPLIANCE WITH DEPOSIT REGULATIONS

COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA MEMBERS RECEIVE SPECIAL DISCOUNT PRICING - SEE PAGE 2 FOR DETAILS



Deposit compliance is a complex topic that involves a significant number of employees at most financial institutions. The various federal laws and regulations relating to deposit compliance establish requirements for initial disclosures that must be given to new customers (and in some cases, upon request to inquiring non-customers), periodic disclosures after the account is opened, overdraft disclosures and opt-in provisions, error resolution procedures including foreign transactions, and restrictions on advertising.

How to Ensure Compliance with Deposit Regulations provides a simple and effective way to ensure key personnel are up-to-date on current federal deposit regulations. The major federal regulations governing deposits are explained in plain, easy-to-understand language. Walk away from the seminar knowing exactly what your institution needs to do to achieve total compliance.

What You'll Learn

Customer Identification Procedures

- Customer information required to open an account
- Methods for verifying identity
- CIP recordkeeping requirements

Regulation D

- The implications of reserve requirements on deposit compliance
- The types of accounts that are subject to transaction limitation rules
- Requirements to monitor transactions and take action on accounts in violation

Electronic Funds Transfer Act/Regulation E

- Initial disclosure and overdraft disclosure requirements
- How to handle a customer's stop payment request
- When liability can be imposed on the customer for unauthorized transfers
- How to comply with the error resolution procedures

Expedited Funds Availability Act/Regulation CC

- Determine availability schedule for next-day and delayed availability institutions
- Learn how and when to use case-by-case and exception holds
- Initial notice and delayed availability notice requirements
- Responsibilities when handling returned checks

Truth-in-Savings Act/Regulation DD

- How to ensure accurate and consistent initial disclosures
- What information must be on advertisements for deposit products
- Subsequent and periodic disclosure requirements

Fair Credit Reporting Act Deposit Issues

- What specifically is meant by "consumer report"
- The only situations under which consumer reporting agency may furnish a consumer report
- Critical steps you must follow if your institution takes adverse action based on a consumer report
- Key areas in which the FACT Act affects deposit accounts

Seminar Speaker

K. Natalie Straus is a Vice President at Professional Bank Services. She received her undergraduate degree from Washington and Lee University in Lexington, Virginia and her law degree from American University, Washington College of Law in Washington, DC. As a PBS consultant, Ms. Straus provides consulting services in compliance with an emphasis on deposit operations and issues. Additionally, she performs consumer compliance and fair lending reviews as well as HMDA data integrity reviews for clients of varying degrees of size and complexity. Ms. Straus also presents PBS seminars on regulatory compliance topics for in-house and association sponsored programs and schools.

Advertisement of Membership

- Deposit insurance coverage, signs and advertising requirements
- The rules related to proper display of membership signs at offices
- Permissible ways to broadcast your FDIC or NCUA membership
- The types of advertisements that do not require an official FDIC or NCUA statement
- NCUA official sign, advertising statement and exclusions from the advertising requirements

Bank Sales of Non-Credit Related Insurance

- What you can – and can't – do when selling an insurance product or annuity
- Disclosures that must be made to a prospective buyer of an insurance product
- Permissible ways to reward employees for generating insurance sales leads

Responding to Customer Complaints and Inquiries

- The regulations with complaint and inquiry requirements
- How to establish a system for responding to complaints

Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

- Determining what is unfair or deceptive
- Determining what is abusive
- Managing risk for advertisements and consumer complaints

Garnishment of Accounts Containing Federal Benefit Payments

- Initial action upon receipt of garnishment order
- Account review
- Procedures to protect benefits
- Notice to the account holder

Topics

- Customer Identification Procedures
- Regulation D
- Regulation E
- Regulation CC
- Regulation DD
- Fair Credit Reporting Act Deposit Issues
- Advertisement of Membership (NCUA/FDIC)
- Bank Sales of Non-Credit Related Insurance
- Responding to Customer Complaints and Inquiries
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)
- Garnishment of Accounts Containing Federal Benefit Payments

PLUS...

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AND COMPREHENSIVE

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Who Should Attend

This seminar is designed for all employees who deal with the deposit-taking function. Designed to be both a comprehensive introduction of the topics to new deposit employees and a refresher/new developments class for experienced deposit personnel, this program will benefit compliance officers, auditors, cashiers, operations personnel, tellers, customer service representatives and new accounts personnel.

Seminar Agenda

All times are local at seminar site.

Registration

8:30 am

Program

9:00 am - 4:00 pm

Lunch (included)

12:00 noon - 1:00 pm

Instructional Method

Group-Live





Dates & Locations

March 17, 2016

Embassy Suites Hotel
1815 S Meridian Ave
Oklahoma City, OK
73108
405-682-6000

The Registration Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

Additional Information

The Manual Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

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

Field Of Study Specialized Knowledge and Applications.

Prerequisites/Advanced Preparation None required.

Credit Hours Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

Cancellation Policy If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

PBS Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.

Questions? Call 800-523-4778 For program questions, more information or refunds, select ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

How to Register

MAKE CHECK PAYABLE TO:
Professional Bank Services, Inc.

MAIL FORM BELOW TO:
Education Division
Professional Bank Services, Inc.
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205

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COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY

STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

ATTENDEE #2

\$340

EMAIL ADDRESS

MOBILE #

ATTENDEE #2

\$340

EMAIL ADDRESS

MOBILE #

I/WE WILL ATTEND THIS SEMINAR:
Please mark just ONE date/location

☐ MARCH 17, 2016, OKLAHOMA CITY, OK

PAYMENT INFORMATION

--- PAYMENT MUST ACCOMPANY REGISTRATION ---

☐ PAYMENT BY CHECK ENCLOSED ☐ CHARGE MY: ☐ MASTERCARD ☐ VISA ☐ DISCOVER ☐ AMERICAN EXPRESS
PLEASE PRINT CLEARLY

TOTAL REGISTRATION FEE ENCLOSED: \$

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP