

Minor Accounts: Legal Ownership, Debit Cards & Access

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

Thursday, May 3, 2012

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

Minor account holders are the future of the bank. However, it is sometimes difficult to know what can and can't be done for underage customers. It is unsettling when minors have authority to transact business because, in many states, minors are not held responsible for their actions on deposit contracts. Join us to learn how to answer your adult customers' questions on opening accounts for children, grandchildren, college students, and other accounts for minors. This program will review the basic legal ownerships you can offer for minors and how to transition them into adult accounts and relationships. The dos and don'ts of debit cards for minors will also be covered.

You will be challenged to look at old practices, understand how to handle checks, learn when to give access, and more from this information-packed program. You won't want to miss this A to Z training on minor accounts.

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



HIGHLIGHTS

- All types of legal ownership for minors: UTMA, CESA, multiple-party accounts, minors alone in some states
- What happens and what is the risk when minors are on checking accounts with debit cards? What about debit cards on UTMA, Social Security, and guardianships accounts?
- Can a minor get information on UTMA, Social Security, or guardianship accounts?
- What if a minor wants to negotiate a check made payable to him/herself?
- Old stylings like "minor by" that can cause big headaches
- Can banks require two signatures on minor accounts? Can minors sign a contract?
- What if the minor on an account dies? What happens when the adult passes away?

- Can minors take over the account at a certain age?
- Hotspots and pitfalls when opening minor accounts

WHO SHOULD ATTEND?

This informative session will be beneficial for tellers, customer service representatives, call center staff, branch managers, branch operations, and trainers.

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**

Name: _____ Bank: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

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:

https://www.financialedinc.com/sign_in.asp

***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

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