

Frontline Professionalism: Understanding Endorsements

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

Tuesday, June 5, 2012

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

A check is a unique contract where ownership can be transferred by an endorsement on the item. Your financial institution may be taking unnecessary losses because the frontline does not understand a fundamental rule on checks: the front and back of the check need to match the account.

All endorsement decisions revolve around authority and liability. This program will address who has the right to endorse a check, proper endorsement placement, what happens if a check is not endorsed properly, and when it may be best not to accept the check due to missing or problem endorsements. More complex issues will be discussed, as well, such as deceased customers, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements, and endorsements by powers-of-attorney. This session will give you confidence, an understanding of endorsement legal issues, and will enhance your ability to make knowledgeable and professional endorsement decisions.

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



HIGHLIGHTS

- Forged endorsements – time frames and losses
- Missing endorsements and when items should be returned
- Handling checks for decedents – liability and potential loss when cashing checks made payable to deceased customers or depositing them in a joint account with someone else
- Business check practices – cashing corporate checks, less cash on business checks, potential liability
- Who can negotiate Treasury Checks and recurring benefit payments?
- Checks that say without recourse, without prejudice, or PEG
- Fiduciary checks such as trusts, power-of-attorney, and representative payees. How should the checks be endorsed and can they cash the check?

- Other issues such as endorsements in pencil, customers who refuse to endorse a check, witnessed endorsements, and more. Learn about liability and who has authority on these checks.

WHO SHOULD ATTEND?

This informative session is for tellers, head tellers, cashiers, branch managers, branch administration, bookkeepers, compliance staff, customer service representatives, and other staff who handle checks and/or check negotiation and approval.

MEET THE PRESENTER

Deborah L. Crawford,
gettechnical inc



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Register Now!

To view prices please return to the webinar listing page.

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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