



What is the difference between “joint with rights of survivorship” and “tenants in common”? What is a revocable living trust and how do we document it? Do we really need a corporate resolution? How do we open accounts for minors?

Have you or someone at your institution asked these questions and others like them? If so, don’t miss this seminar.

The focus is on the day the account is opened. It provides hard to get state law requirements for ownership and documentation. Attendees learn the “why” behind standard operating procedures. The program also covers CIP procedures and IRS Reporting compliance issues.

The manual and the presentation suggest the procedures for standardizing the account opening process. The speaker uses “plain language” and “real-world” examples. Attendee participation is encouraged throughout the program.

What You Will Learn

Account Opening Procedures

- Customer Identification
- Verify Depositor Information
- Standardizing Procedures

Taxpayer ID No. Documentation

- Obtaining the Appropriate TIN
- Required Certifications
- Nonresident Alien Requirements

Account Titles

- Individual Accounts
- Single Party Account with Convenience or Authorized Signers
- Informal Trusts

- Uniform Transfers to Minors Act
- Minor Accounts
- Joint Accounts with Rights of Survivorship
- Joint Accounts without Rights of Survivorship
- Payable on Death Accounts
- Funeral Trust Accounts
- Estate Accounts
- Valid Trust
- Pension Plans
- Grantor Trust – Revocable Living Trusts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Lawyer’s Trust Accounts
- Landlord/Tenant Escrow Accounts
- Political Campaign Funds

Proper Documentation

- Personal Accounts
- Business Accounts
- Fiduciary Accounts
- Organizational Accounts
- Powers of Attorney

Handling Requests for Change

- Changes at Request of Customer
- Changes Due to Death
- Adding Owners
- Deleting Owners



Seminar Speakers

Joequetta Jackson is a Vice President at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

Who Should Attend

This is a comprehensive seminar developed for new accounts personnel, auditors, bookkeepers, operations officers and others who have responsibility for administering customer accounts. It is a fast-paced introduction for the new employee who needs an overview of deposit accounts and is designed to “tie everything together” for experienced personnel. No advance preparation is required.

Program Level Basic

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

December 8, 2016
Hilton Garden Inn Tulsa
Airport
7728 E Virgin Ct
Tulsa, OK 74115
918-838-1444

December 9, 2016
Embassy Suites Hotel
1815 S Meridian Ave
Oklahoma City, OK 73108
405-682-6000

Seminar Fee Includes:

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

Breakfast and parking are on your own.

Additional Information

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.

The Manual The seminar manual is a comprehensive guide with detailed outlines and sample forms. It serves as a desktop reference for questions relating to the deposit function.

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.

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

Credit Hours Eligible for 6.5 CPE or 6.75 CSOP credits.

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.

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.

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.



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2016 OKLAHOMA DEPOSIT DOCUMENTATION - COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

I/WE WILL ATTEND THE SELECTED SEMINAR ☐ December 8, 2016
Tulsa, OK ☐ December 9, 2016
Oklahoma City, OK

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION

ATTENDEE #1

\$340

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY STATE ZIP CODE

ATTENDEE #2

\$340

TELEPHONE #

EMAIL ADDRESS

MOBILE #

ROUTING/MICR #

ATTENDEE #3

\$340

Presented in 2016 by Professional Bank Services, Inc.

EMAIL ADDRESS

MOBILE #

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

TOTAL REGISTRATION FEE ENCLOSED: \$

PAYMENT INFORMATION

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

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP