

# 2018 OKLAHOMA DEPOSIT DOCUMENTATION SEMINAR

A ONE-DAY SEMINAR!

What is the difference between “joint with rights of survivorship” and “tenants in common”? What is the 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



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## Seminar Speakers



Joequetta S. Jackson Smith is a Vice President at ProBank Austin. Prior to joining the firm in 2004, Ms. Smith served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Smith also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Smith is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky. Ms. Smith's primary areas of expertise are in Deposit Account Documentation and The Anti-Money Laundering and Bank Secrecy Act.

## 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.

**Program Level:** Basic

**Prerequisites/Advanced Preparation:** Basic Knowledge of Deposit Regulations

## ▶ PLUS...

A COMPLETE AND COMPREHENSIVE  
**DESKTOP REFERENCE MANUAL**  
& **FREE TELEPHONE SUPPORT**  
FOR ONE FULL YEAR!

## 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.

## 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



# ProBank Austin



## Date and Locations

**March 6, 2018**  
Embassy Suites Hotel  
1815 S Meridian Ave  
Oklahoma City, OK 73108-1717  
405-682-6000

**March 7, 2018**  
Hilton Garden Inn Tulsa Airport  
7728 E Virgin Ct  
Tulsa, OK 74115  
918-838-1444

## How to Register

**MAKE CHECK PAYABLE TO:**  
ProBank Austin

**MAIL TO:**  
Education Division  
ProBank Austin  
Suite 305  
6200 Dutchmans Lane  
Louisville, KY 40205

**RECEIVE YOUR SPECIAL PRICING:**

1. Mail or Fax: using this form
2. Online: enter code **18COK25**
3. By Phone: reference code **18COK25**

**CHARGE PAYMENTS ONLY:**

FAX: 502-451-6755  
PHONE: 800-523-4778,  
Select Option 1 ( or Ext. 205 or 235)  
WEB: [www.probank.com](http://www.probank.com)

**Standard Registration fee is \$375, use this form or  
code **18COK25** and your fee is just \$350!**

## Additional Seminar Information

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

**Field Of Study** Specialized Knowledge and Applications.

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

**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](mailto:registrar@probank.com) to your list of approved e-mail addresses.

**ProBank Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank 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 ProBank no later than the day of the program.

**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 ProBank cancels a seminar for any reason, we will refund the entire registration fee.

Approved for 6.5 CPE Credits. Eligible for 6.75 CSOP or CROM Credits through ABA Professional Certifications. Visit their website at: [www.aba.com/Training/Certifications/Pages/default.aspx](http://www.aba.com/Training/Certifications/Pages/default.aspx)

## Community Bankers Association of Oklahoma 2018 Oklahoma Deposit Documentation

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

### ATTENDEE NAMES *(Photocopy This Form As Necessary)*

ATTENDEE #1 \$350

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$350

E-MAIL ADDRESS

CELL PHONE #

### Payment must accompany registration

☐ PAYMENT BY CHECK ENCLOSED ☐ TOTAL REGISTRATION FEES: \_\_\_\_\_

☐ CHARGE MY: ☐ MASTERCARD ☐ VISA ☐ DISCOVER ☐ AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2018 By ProBank Austin

### Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials
- ✓ One Full Year Call-In Service

Breakfast and parking are on your own.