

# Account Titling & Other Operational Issues



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- Learn the various types of account ownership that exist and what they represent
  - Spot and prevent kiting and forgeries
  - Gain insights on Customer Identification Program Requirements and FDIC Insurance
  - Obtain key information regarding operations issues tellers face on a daily basis
  - And more!



November 28, 2017  
Mt. Vernon

November 29, 2017  
Springfield

November 30, 2017  
Utica

# Course Introduction

This seminar is designed for new account representatives, tellers, and head tellers who need to understand the various types of account ownerships that exist – from single account owners through corporations. You learn what the different ownership types represent and how to make sure you are opening the proper type of account for your customer. In addition, the seminar covers Customer Identification Program requirements and FDIC Insurance, as well as stop payments, forgeries, and tips on spotting and stopping a check-kiting operation.

## Who Should Attend?

All new account representatives, tellers, and head tellers would benefit from attending this seminar.

# About the Presenter

### What Others Have Said:

*"Bryan is an energetic and animated speaker. I learned very in-depth information and the manual provided is a great resource."*

Jennifer Fabish,  
Assistant Teller Supervisor  
North Central Bank, Hennepin

*"Excellent speaker. All tellers should attend this seminar."*

Ruth Dasenbrock, Teller  
The First National Bank of Dieterich

*"I really enjoyed Bryan's energy and humor throughout this seminar. He had an answer or resource suggestion for every question."*

Kate Alsup, CSR  
West Central Bank, Ashland

*"I came to this seminar with several questions in mind and all of them were answered without being asked."*

Brittany Perez,  
New Accounts Representative  
Flora Bank & Trust

Bryan Fetty brings more than 26 years of banking experience to Young & Associates, Inc. A former vice president of a mid-sized community bank, Fetty's primary expertise is on the operations side. His experience includes bookkeeping and proof operations, teller operations, branch administration, call center, marketing, and training, as well as deposit compliance. At Young & Associates, Inc., Fetty works in the product division and assists with product development and management for all the major divisions of the company. In addition, he consults with banks, performs in-bank training, presents seminars, and assists with the development and maintenance of the corporate website.

This seminar is provided by Young & Associates, Inc., a team of management consultants who provide consulting, outsourcing, and educational services to community financial institutions nationwide and overseas for more than 30 years. In total, the consultants at Young & Associates have published more than 30 books and several hundred articles on banking. Serving community banks since 1978, they provide training to more than 2,000 bankers each year and are committed in helping community banks reduce the regulatory burden and improve bank/regulatory relations.

# Key Topics

- Opening the New Account
  - Customer Identification Program
    - Customer Due Diligence
    - Beneficial Owners
  - FDIC Insurance
  - Financial Abuse of Elders
  - Trust Account
    - Living trusts
    - Individual and joint trusts
    - Revocable vs. irrevocable
  - Representative Payee Accounts
  - IOLTA
  - Estates
  - Business Accounts
  - Minor Accounts
- Power of Attorney
  - Handling a Deceased Person's Account
  - Uniform Transfer to Minors Act
  - Authorized Signers
  - Operational Issues
    - Stop payments
    - Proper endorsements
    - Stale checks
    - Forgeries
    - Check kiting



# Registration Fees

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

### CBAI MEMBER

One person.....	\$265
Two or more from same banking institution .....	\$245 each

### \*\*PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution .....	\$445 each

### Regular Pricing

***CDD members receive a 10% discount.***

**\*\*Only financial institutions/firms eligible for CBAI membership.**

**Please note that CBAI does not issue confirmations, with the exception of on-line registrations, but feel free to call the Association headquarters to confirm your registration.**



# Registration Form

## ACCOUNT TITLING & OTHER OPERATIONAL ISSUES NOVEMBER 28 — 30, 2017

Please specify preferred date and location.

- November 28, 2017, Drury Hotel, Mt. Vernon  
 November 29, 2017, SHAZAM Education Center:  
CBAI Headquarters, Springfield  
 November 30, 2017, Grizzly Jack's Grand Bear Resort, Utica

### Please Print

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

I have special needs, please contact me before the seminar.

### Please select your payment method.

- Check Enclosed                       Check in Mail  
 Pay at Door                               Credit Card\*

***\*If you are paying by credit card, please fill out the following information.  
(Visa, MasterCard & Discover accepted).***

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Security Code \_\_\_\_\_



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Fax it in:  
(217) 585-8738



Call it in:  
(800) 736-2224 (Illinois only)



Click it in:  
[www.cbai.com](http://www.cbai.com)

## Dates and Locations

November 28, 2017  
Drury Hotel  
145 N 44th St, Mt Vernon, IL  
618/246-5201

November 29, 2017  
SHAZAM Education Center:  
CBAI Headquarters  
901 Community Drive, Springfield, IL  
217/529-2265

November 30, 2017  
Grizzly Jack's Grand Bear Resort  
2643 Illinois 178, Utica, IL  
866/399-3866

## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. A continental breakfast and lunch are provided.

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Dept. of Financial and Professional Regulation.

## For More Information

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland,  
Vice President  
Rebecca Ridgeway,  
Administrative Assistant  
Jennifer Nika,  
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Terry Griffin,  
Vice President Chicago Area

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