


# Deposit Documentation



- 
- Regulation E
  - Regulation CC
  - Regulation DD
  - BSA/CIP/AML/OFAC
  - GLBA Privacy
  - GLBA Safeguarding Info
  - Identity-Theft Red Flags
  - Authority to Open Accounts
  - Account Ownership
  - Uniform Commercial Code:  
Articles 3, 4, and 5
  - Certain Illinois Compiled Statutes



June 6, 2017  
Mt. Vernon

June 7, 2017  
Springfield

June 8, 2017  
Utica

# Course Introduction

## Objectives:

1. Define the governing rules, regulations, and laws affecting deposit documentation;
2. Explain how the rules, regulations, and laws directly affect day-to-day operations and customer interactions; and
3. Show attendees how they can apply what they learn to new circumstances and situations.

Each of these regulations, laws, or guidelines have aspects that relate to the initial disclosures, but the emphasis of this class is on the how and why. Many activities of tellers and customer-service representatives are driven by these regulations, but too often circumstances can make it difficult for those employees to apply the regulations because they don't know the details. This seminar describes the requirements, explains in a straightforward manner the basic principles, and then draws on real-life experiences to explore how to apply those principles.

Among the challenges covered are error resolutions, new-card issuance, replacement cards, delay of funds, honoring checks, split deposits, NSF checks, credit-card checks, two-party checks, CD penalties, partial withdrawals, who can open an account, how can it be titled, who can I talk with about the account, identity theft, suspicious activity, and more.

## Who Should Attend?

Tellers, head tellers, new-account representatives, and anyone opening accounts or dealing with customers on the deposit side would all benefit from attending this seminar.

## Key Topics



- Regulation E
- Regulation CC
- Regulation DD
- BSA/CIP/AML/OFAC
- GLBA Privacy
- GLBA Safeguarding Customer Information
- Identity-Theft Red Flags
- Authority to Open Accounts
  - Individual
  - Minor
  - Corporation
  - Partnership
- Account Ownership
  - Payable on Death
  - Tenants in Common
  - Living Trusts
- Uniform Commercial Code Articles 3, 4, and 5
- Certain Illinois Compiled Statutes

# About the Presenter

**Tim Tedrick CRCM, CRP, and partner at Wipfli LLP in Sterling, Illinois** leads this seminar. Tedrick is the head of the financial-institution compliance practice firmwide. He specializes in compliance, BSA, loan review and internal audit. He has performed or supervised internal audit and compliance work for all sizes of financial institutions in seven states. Prior to joining Wipfli LLP, Tedrick worked at a community bank for 11 years. He is a graduate of ABA's National Graduate Compliance School in Norman, OK. He is also a Certified Regulatory Compliance Manager and a Certified Risk Professional. He teaches compliance and auditing at various statewide schools and provides training to banks on a one-to-one basis.

## What Others Have Said:

*"Very informative. Especially for someone new to the banking world."*

Danielle McBurney, CSR  
Preferred Bank, Casey

*"The seminar was very informative. It's given me a lot of think about as to how we apply these principles to our bank. I would love to come to another one of Tim's session to absorb more information. Great job!"*

Lara Armstrong, Teller  
Streator Home Building & Loan Assoc.

# 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

***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

## DEPOSIT DOCUMENTATION

**JUNE 6-8, 2017**

**Please specify preferred date and location.**

- June 6, 2017, Drury Hotel, Mt. Vernon  
 June 7, 2017, CBAI Headquarters, Springfield  
 June 8, 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 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

June 6, 2017

Drury Hotel  
145 N 44th St.  
Mt Vernon, IL 62864  
618/246-5201

June 7, 2017

CBAI Headquarters, Education Center  
901 Community Drive, Springfield, IL  
217/529-2265

June 8, 2017

Grizzly Jack's Grand Bear Resort  
2643 IL Route 178  
Utica, IL 61373  
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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