



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Overdraft Disclosure Requirements: Regulations, UDAAP & Legal Risks

Thursday, June 14, 2018

2 - 3:30 p.m.

Overdraft protection continues to be a hot, high-risk area. Regulators have identified misleading and deceptive practices in examinations, including inaccurate and incomplete overdraft disclosures and deficient opt-in procedures. This webinar analyzes Truth in Savings and Regulation E disclosure requirements related to overdraft protection. Financial institutions throughout the country have become targets for class action lawsuits that allege improper overdraft practices, a lack of transparency and disclosure about the overdraft program, and failure to comply with the Electronic Fund Transfer Act and Regulation E. Best practices for ensuring your institution has clearly described its overdraft protection program (and overdraft alternatives and ability to opt out) will be analyzed. Specifically, this webinar examines the importance of disclosing and explaining your institution's use of the available balance and how this impacts accountholders. By clearly explaining when overdraft/NSF fees will be charged, institutions can reduce compliance, UDAAP, and legal risk.

HIGHLIGHTS

- Summary of Truth in Savings and Regulation E disclosure requirements for overdraft protection
- Regulation E's model overdraft opt-in disclosure for ATM and one-time debit card transactions
- Best practices to inform accountholders of how your overdraft protection program works, including options and priority levels for linked accounts, lines of credit, and overdraft protection
- Analysis of a checking account's available balance versus actual balance
- Examples of when overdraft protection or NSF fees will be charged
- Signature versus PIN debit card transactions and the impact of authorization holds on available balance

TAKE-AWAY TOOLKIT

- List of possible topics and information to add to your overdraft explanation and website to reduce UDAAP and litigation risks
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for deposit, operations, compliance, and audit employees.

ABOUT THE PRESENTER

Steven Van Beek, Esq., NCCO, is an attorney at Howard & Howard Attorneys PLLC where he concentrates his practice in the area of financial regulations. He assists financial institutions throughout the country manage and reduce compliance, legal, and reputation risks. Prior to joining Howard & Howard, he served as the vice president of regulatory compliance at the National Association of Federal Credit Unions (NAFCU). He received his bachelor's from Hope College and his J.D. from George Mason University School of Law and is a member of the American Bar Association.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

**All materials are subject to copyright and intended for your bank's use only.

AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

Overdraft Disclosure Requirements: Regulations, UDAAP & Legal Risks Telephone/Webcast
Thursday, June 14, 2018 2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$275	\$475
	On-Demand Link**	\$275	\$475
	Special Pricing for Live Webinar & On-Demand Link	\$375	\$575

**All materials are subject to copyright and intended for you bank's use only.

Name _____ Title _____

Bank _____

Street Address _____

City/State/Zip _____

Phone _____ Fax _____ Email _____

Material Delivery Options

(E-mail address is required for registration).

Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

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

Please select your payment method.

Check Enclosed Check in Mail Credit Card*

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

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____

Three-Digit Security Code _____



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



Fax it in:
 (217) 585-8738



Click it in:
www.cbai.com

Please note: On-demand link is available five days after the webinar date and expires six months after.