



CBAI Presents

Deposit Documentation

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

March 5, 2012
Mt. Vernon

March 6, 2012
Springfield

March 7, 2012
Utica

March 8, 2012
Lisle

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 things tellers and customer service representatives do 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 executive officer at Wipfli LLP in Sterling, Illinois, leads this seminar. Tedrick is the head of the bank consulting practice and specializes in compliance, loan review, and internal audit. He has performed or supervised internal audit and compliance work for all sizes of financial institutions in five states. Prior to joining Wipfli LLP, Tedrick worked at a community bank for 11 years as a compliance, security and loan officer, and cashier. Tedrick is also involved with technology consulting. He is a graduate of ABA's National Graduate Compliance School in Norman, Oklahoma. He is also a Certified Regulatory Compliance Manager, and a Certified Risk Professional. He teaches compliance at various statewide schools, facilitates CBAI's Operations/Technology Group in Lisle, and provides training to banks on a one-to-one basis.

What Others Have Said:

"I enjoyed this training and found it had a wealth of valuable knowledge. I especially liked the examples and stories given."

Christy Johnson, CSR
Legence Bank, Eldorado

"The seminar was very detailed and informative. I enjoyed learning and understanding the reasoning behind why we are required to do things a certain way."

Krystal Heitmann, Teller
First State Bank, Mendota

Registration Fees

*Early-bird registration fees apply to those individuals registering one month prior to the date of the program. Persons registering after this date must pay the regular registration fee. Late registrants cannot be guaranteed admission if seminars reach capacity.

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."

| | *Early Bird |
|---|-------------|
| CBAI MEMBER | |
| One person..... | \$215 |
| Two or more from same banking institution | \$195 each |
| **PROSPECTIVE-MEMBER | |
| One person..... | \$365 |
| Two or more from same banking institution | \$345 each |
| Regular Pricing | |
| CBAI MEMBER | |
| One person..... | \$245 |
| Two or more from same banking institution | \$205 each |
| **PROSPECTIVE-MEMBER | |
| One person..... | \$395 |
| Two or more from same banking institution | \$355 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

MARCH 5-8, 2012

Please specify preferred date and location.

- March 5, 2012, Holiday Inn, Mt. Vernon
 March 6, 2012, CBAI Headquarters, Springfield
 March 7, 2012, Starved Rock Lodge, Utica
 March 8, 2012, Hilton, Lisle/Naperville

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
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(Visa & MasterCard accepted).*

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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

Dates and Locations

March 5, 2012

Holiday Inn
222 Potomac Avenue, Mt. Vernon
618/244-7100

March 6, 2012

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

March 7, 2012

Starved Rock Lodge
Rt. 178 & 71, Utica, IL
815/667-4211

March 8, 2012

Hilton Lisle/Naperville
3003 Corporate West Drive, Lisle
630/505-0900

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

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