



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Accepting Powers-of-Attorney: 10 Deposit Account Hotspots

Tuesday, February 14, 2012

2 - 3:30 p.m.

Someone you have never met walks into your bank with a power-of-attorney (POA) and demands to be added to a customer's accounts – an elderly customer with no children and hundreds of thousands of dollars. Thoughts of fraud rush through your mind. This is when thorough, well-written power-of-attorney procedures can protect the customer and the bank against litigation. Rather than scrambling to decide how to handle each case, procedures that comply with state law, internal processes, and the signature card contract should be established to shield the bank and the customer. This webinar covers power-of-attorney "hotspots" and how to prevent costly mistakes when handling these high-risk documents. It also provides procedural guidance and a chart with links to your state law and key components for your state's POA statutes.

HIGHLIGHTS

- Types of power-of-attorney: Springing, durable, specific, military, etc.
- Specific types of power-of-attorney on treasury checks
- State law issues: POA affidavits, recording, and accepting the role
- Durable versus nondurable – What is the risk?
- POAs on trusts, businesses, UTMA, Social Security accounts, IRAs, and other fiduciary relationships
- Can a power-of-attorney borrow, open a safe deposit box, sign a signature card, or remove an authorized signer?
- What happens if a POA tries to benefit by naming him/herself as joint tenant WROS or as POD beneficiary?
- When the court appoints a conservator, does it supersede a POA?
- How should powers-of-attorney endorse checks?
- Who is subject to CIP verification? The owner or power-of-attorney?
- Can the bank set rules for powers-of-attorney and when should that be done?

WHO SHOULD ATTEND?

This informative session is designed for new account representatives, customer service representatives, deposit operation staff, tellers, branch managers, and any personnel who open or manage deposit account relationships.

ABOUT THE PRESENTER

Deborah Crawford is the president of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her more than 27 years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University, Baton Rouge, with both her bachelor's and master's degrees. Crawford specializes in the education of financial institution employees and officers in the area of deposit account laws, new account documentation, insurance, complex compliance regulations, and IRAs.

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