



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 8, 2010  
Mt. Vernon

March 9, 2010  
Springfield

March 10, 2010  
Utica

March 11, 2010  
Naperville

# 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, explain 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 Lindgren, Callihan, Van Osdol, Ltd. 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 Lindgren, Callihan, Van Osdol & Co, Ltd., 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 Naperville, and provides training to banks on a one-to-one basis.

## What Others Have Said:

*"Tim provided extensive knowledge of the subject with good examples to back up his material."*

Alaina Kief, Staff Auditor  
Farmers-Merchants National Bank,  
Paxton

*"Great speaker, very knowledgeable. The material provided is great. I can go back and use it, as well as share it with others involved at the bank."*

Debbie Birkey, VP of Operations  
Hopedale Community Banking Center

# 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
<b>CBAI MEMBER</b>	
One person.....	\$209
Two or more from same banking institution .....	\$189 each
<b>**PROSPECTIVE-MEMBER</b>	
One person.....	\$359
Two or more from same banking institution .....	\$339 each
<b>Regular Pricing</b>	
<b>CBAI MEMBER</b>	
One person.....	\$239
Two or more from same banking institution .....	\$199 each
<b>**PROSPECTIVE-MEMBER</b>	
One person.....	\$389
Two or more from same banking institution .....	\$349 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 8-11, 2010

Please specify preferred date and location.

- March 8, 2010, Holiday Inn, Mt. Vernon  
 March 9, 2010, CBAI Headquarters, Springfield  
 March 10, 2010, Starved Rock Lodge, Utica  
 March 11, 2010, Holiday Inn Select, 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  
 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 \_\_\_\_\_



**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

March 8, 2010

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

March 9, 2010

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

March 10, 2010

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

March 11, 2010

Holiday Inn Select  
1801 Naper Blvd., Naperville  
630/505-4900

## 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  
Sandra McAvoy, Vice President  
Valerie Johnston, Vice President  
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