

# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### The Legal Aspects of Checks

Tuesday, April 13, 2010

2 - 3:30 p.m.

**New Registration  
Options!**

Your bank's check-handling obligations are outlined in the signature card/account agreement and the Uniform Commercial Code (UCC) Articles 3 and 4. Have your tellers and frontline employees received effective training on your bank's liabilities with checks? For example, a customer wants to deposit a check made payable to her business into her personal account. Or, a customer requests that a Social Security check made payable to her minor child be deposited to her personal account. These and many more issues will be addressed in this important session.

One wrongful return can cost your bank thousands of dollars. On the other hand, depending on the situation and the bank's rights, the customers do not always get their money back. This session will focus on check issues that come up every day. Have a copy of your bank's signature card/account agreement available while you listen to see if you are handling these issues properly. In addition, we will cover many of the legal aspects of checks in relation to the UCC and how to best protect your bank from loss.

#### HIGHLIGHTS

- Examine endorsements for businesses, powers of attorney, minors, and more
- Stop payment orders: cashier's checks, stale-dated, and post-dated checks
- Signature cards and rights of withdrawal
- Treasury checks, postal money orders, Social Security checks
- Forgeries, forged endorsements, and alterations
- Understanding liability and responsibility under UCC Articles 3 and 4
- And many other issues concerning checks and liability

#### WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to train your staff on the legal issues of checks and prevent potential losses. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

#### WHO SHOULD ATTEND?

This class has been designed for all customer contact personnel, including tellers, bookkeepers, new account representatives, operations personnel, and management trainees. All staff members are encouraged to attend. Both new and seasoned employee will benefit from this training.

#### 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 20 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.

#### NEW! THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

The LIVE WEBINAR registration 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 allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at [www.adobe.com](http://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.

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.**

# REGISTRATION FORM

**The Legal Aspects of Checks Webinar**  
**April 13, 2010 2 - 3:30 p.m.**

**Choose Your Training Option:**

<b>Purchase</b> (Check one)	<b>Training Options</b> <i>(Registration includes one location book-up)</i>	<b>CBAI Member</b>	<b>Non-Member*</b>
	Live Webinar	\$245	\$395
	On-Demand Link**	\$245	\$395
	<b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>	\$345	\$495
	<b>Special Pricing</b> for Additional Live Webinar Location	\$235	\$385

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**Name** \_\_\_\_\_ **Title** \_\_\_\_\_

**Bank** \_\_\_\_\_

**Street Address** \_\_\_\_\_

**City/State/Zip** \_\_\_\_\_

**Phone** \_\_\_\_\_ **Fax** \_\_\_\_\_ **Email** \_\_\_\_\_

**Material Delivery Options**

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 accepted).**

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Company Name on Card \_\_\_\_\_ Expiration Date \_\_\_\_\_

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