



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Overdraft Protection Update: Regulations, Lawsuits & Guidance

Tuesday, March 6, 2012

2 - 3:30 p.m.

Examiners are due next month! Will your bank pass overdraft protection policy and practice scrutiny? This program is designed to provide an update and teach you how to complete an ODP program checkup before examiners arrive. Whether your process is automated or ad hoc, whether you are an FDIC or OCC examined institution, there are specific areas that examiners target in the examination process this year. This webinar covers litigation, federal laws, state laws, and other ODP "hotspots" in today's regulatory environment.

HIGHLIGHTS

- Your ODP program – Will it pass the test? An exam checklist
- Regulation E, Regulation DD, and state laws
- 2005 joint guidance for all banks
- 2010 guidance for FDIC automated banks
- Examination questions for FDIC and OCC banks
- Examination "hot spots" and how the rules are being interpreted
- Lawsuits around the country and how banks are being targeted for unfair trade
- Policy, procedures, fees, and marketing in 2012
- Fair or unfair trade? A look at potential federal and state issues
- Frequently asked questions about overdraft programs

WHO SHOULD ATTEND?

This informative session is designed for compliance staff, deposit operations, and management who are responsible for implementing a fair and compliant overdraft program.

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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2. ON-DEMAND WEB LINK**

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