

Opening New Accounts I

A web-based seminar

Thursday, September 2nd, 2010,
9:00 AM–11:00 AM Mountain



WYOMING BANKERS ASSOCIATION
200 East 8th Ave.
P.O. Box 2190
Cheyenne, Wyoming 82003
(307)638-5008 FAX(307)638-5013

Program Content:

The Institute of Certified Bankers (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The Opening New Accounts I has been approved for 2.50 CSOP, 2.50 CTFA credits. CTFA credits should be distributed as follows: 2.50 FID. This statement should not be viewed as an endorsement of this program or its sponsor.

"It's just a little new account job, right?" If that's the case, why do we feel like we are acting as "estate planners" instead of "account opening professionals"? The main reason is, in many states, the signature card and account agreement could possibly override formal documents created outside of the financial institution - for example, wills and trusts. It is imperative that we understand the consequences of "choosing" the correct ownership box to be consistent with the account holder's wishes - especially at death. In this session, we cover the definition of the ownership boxes for consumer and trust accounts including: titles, ownership, TIN and authorized signers for that ownership and death payouts.

It is highly recommended you have a copy of your financial institution's account agreement nearby to follow along during the session.

This is Part 1 of a two-part series. The second session is being held on September 23. You can attend both sessions or just one.

Covered Topics:

Understanding Signature Card Contracts and Proper Account Opening Procedures for:

- Individual and Single Party Accounts
- Joint and Multiple Party Accounts with and without Right of Survivorship
- Authorized Signers or Agents on Personal Accounts
- Power of Attorneys - In House Form and Out of House Form
- Trust accounts - Informal vs. Formal
- Minor accounts - including the Uniform Transfer to Minors Act

Plus live question and answer sessions during this presentation.

Presenter:

Patrice M. Konarik, CFP® is president and founder of Sunwest Training Corp. located near San Antonio, Texas. She has over 25 years experience in the banking industry specializing in Deposit Accounts and IRAs, and is currently providing training in these areas on a nationwide basis. Patrice earned her BS in Management from Binghamton University in New York and has been a Certified Financial Planner™ for 20 years.

Who Should Attend

All customer contact personnel, supervisors and officers whose responsibilities include opening or managing the new account area. Excellent for supervisors or officers who have authority to "waive" documentation requirements. Internal Auditors and Compliance Officers will find the information exceptionally beneficial as well.

Registration Fee:

\$255 per web connection, per session. Additional branches will receive a reduced rate of \$150!

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.

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Please Do Not fax registrations to the Wyoming Bankers Association

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For assistance, please call Cheryl Johnston, (307)638-5008