

Eliminate confusion about how to interpret deposit compliance regulations...map out a step-by-step compliance program...and learn how to avoid costly penalties by attending ...

HOW TO ENSURE COMPLIANCE WITH DEPOSIT REGULATIONS SEMINAR

A Complete Regulatory Update Including:

*Customer Identification Procedures • Regulation D • Regulation E • Regulation CC • Regulation DD
Fair Credit Reporting Act deposit issues • Advertisement of Membership (NCUA/FDIC)
Sales of Insurance • Error Resolution and Customer Complaints*



Deposit compliance is an increasingly complex topic that involves a significant number of employees at most financial institutions.

The various federal laws and regulations relating to deposit compliance establish requirements for initial disclosures that must be given to new customers (and in some cases, upon request to inquiring non-customers),

periodic disclosures after the account is opened, error resolution procedures and restrictions on advertising.

How to Ensure Compliance with Deposit Regulations provides a simple and effective way to ensure key personnel are up to speed on current federal regulations. The major federal regulations governing deposits are explained in plain, easy-to-understand language. You'll get up-to-the minute reports on recent changes. And you'll walk away knowing exactly what your institution needs to do to achieve total compliance.

TOPICS:

- Customer Identification Procedures
- Regulation D
- Regulation E
- Regulation CC
- Regulation DD
- Fair Credit Reporting Act deposit issues
- Advertisement of Membership (NCUA/FDIC)
- Sales of Insurance
- Error Resolution and Customer Complaints

WHAT YOU'LL LEARN DURING THIS INFORMATION-PACKED SEMINAR

Customer Identification Procedures

- Customer information required to open an account
- Methods for verifying identity
- CIP recordkeeping requirements

Regulation D

- How the Dodd-Frank Act affects who is eligible for an interest bearing transaction account
- Situations in which a customer may make unlimited savings or money market withdrawals or transfers
- The types of funds that are subject to time deposit rules

Electronic Funds Transfer Act/Regulation E

- How to determine if a consumer is liable for an unauthorized transaction
- What your initial EFT disclosure must contain and what to do if you change the terms of your agreement
- How to properly document a preauthorized transfer from a consumer's account and what the customer must do to stop payment

- Rules for electronic check conversions
- Liability for unauthorized EFTs and how to conduct investigations into alleged errors.
- Overdraft issues involving ATM transactions and one time point of sale transactions
- Disclosure requirements relating to fees for gift cards and gift certificates

Expedited Funds Availability Act/Regulation CC

- How long you may hold different types of deposits
- Effect of changes to Appendix A and elimination of "nonlocal check" language
- Changes effective July 21, 2011 for next day availability of deposited checks
- What you must tell a depositor if funds are held longer than usual
- The most common Reg CC violations
- Your responsibilities when dealing with returned checks
- Circumstances when disclosures must be provided concerning substitute checks
- Who is responsible for fraudulent paper drafts/remotely created checks

Truth-in-Savings Act/Regulation DD

- How to easily comply with general disclosure requirements
- The elements your disclosure might need to contain
- Requirements related to advertising overdraft protection programs to prospective and existing deposit customers
- Periodic statement requirements involving overdraft or insufficient funds fees – current and year-to-date disclosure requirements
- Review Automated Disclosure of Balance Information

Fair Credit Reporting Act Deposit Issues

- What specifically is meant by "consumer report"
- The only situations under which a Consumer Reporting Agency may furnish a consumer report
- Critical steps you must follow if your institution takes adverse action based on a consumer report
- Key areas in which the FACT Act will affect deposit accounts

(Continued on next page.)

REGISTRATION FEES

Receive special pricing of **\$290** per attendee.

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 12WVB45, or give us the promotion code by phone (800-523-4778).

Payment must accompany registration.

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

DATES & LOCATIONS

February 28, 2012

Charleston Marriott
200 Lee Street East
Charleston, WV 25301
304-345-6500

February 29, 2012

Bridgeport Conference Center
300 Conference Center Way
Bridgeport, WV 26330
304-808-3000

Advertisement of Membership

- Recent changes affecting deposit insurance coverage, signs and advertising requirements
- The rules related to proper display of membership signs at offices
- Permissible ways to broadcast your FDIC or NCUA membership
- The types of advertisements that do not require an official FDIC or NCUA statement
- Recent changes for the NCUA official sign, advertising statement and exclusions from the advertising requirements

Bank Sales of Insurance

- What you can – and can't – do when selling an insurance product or annuity
- Permissible ways to reward employees for generating insurance sales leads

Responding to Customer Complaints and Inquiries

- The regulations with complaint and inquiry requirements
- How to establish a system for responding to complaints

AGENDA

Registration 8:30 am
 Program 9:00 am - 4:00 pm
 Lunch 12:00 noon
 Instructional Method Group-Live

All times are local at seminar site.

THE MANUAL The manual contains a comprehensive yet "plain language" explanation of each topic covered. Like all of our seminar manuals, it is organized and designed to serve not only as a teaching guide at the seminar but also as an ongoing reference guide.

WHO SHOULD ATTEND This seminar is designed for all employees who deal with the deposit taking function. Designed to be both a comprehensive introduction of the topics to new deposit employees and a refresher/new developments class for experienced deposit personnel, the class will benefit compliance officers, auditors, cashiers, operations personnel, tellers, customer service representatives and new accounts personnel. No advance preparation is required. **Program Level: Intermediate**

SEMINAR SPEAKER Joequetta Jackson is a Consultant at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

CONFIRMATIONS You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

CANCELLATION POLICY If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason, we refund all fees paid and supply you with a complimentary copy of the manual.



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ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335

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**HOW TO ENSURE COMPLIANCE WITH DEPOSIT REGULATIONS
 WEST VIRGINIA BANKERS ASSOCIATION**

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290	
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290	
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290	
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290	
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$290

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
 CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
 PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

- PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY**

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EXP DATE

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE