

Virginia Association of Community Banks

Fed Restructuring Impacts Reg CC Holds: Effective February 26, 2010

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Live webinar will be held on Friday, February 19, 2010
On-demand link (with free CD Rom) available February 5, 2010

11:00 am – 12:30 pm Eastern

The Federal Reserve is in the last stages of restructuring its check-processing districts. On February 26th the Fed will eliminate the use of the non-local check timeframes and holds. What does this mean to your bank and your customer? This webinar will look at required new disclosures, how to instruct your frontline staff, why banks will use exception holds almost exclusively, and how to manage the risk associated with fraudulent checks. We will address your cash availability procedures and teach you how to manage the 4:00 p.m. return deadline notifications. This important session will also cover your bank's liability if you fail to place proper holds, fail to properly notify customers, or if checks are wrongfully returned. **Learn the operational issues of Regulation CC from the frontline to the bottom line.**

HIGHLIGHTS

- How check restructuring affects risk
- How to work with your new disclosures
- How to prepare your frontline staff
- Why case-by-case holds will not be as useful
- What customers do we notify of holds? What are the time frames?
- Using Reg CC holds in the restructured check world
- Implementing cash rules – does it make sense now?
- One-time hold notices – a new tool?
- Other key components of Reg CC (i.e. large item return timeframes)

IMPORTANT NOTICE:

An on-demand version of this webinar will be available on **Friday, Feb. 5** and your free CD Rom will be mailed to you at a later date. Registrants are welcome to email the presenter with their questions.

The “live” broadcast, where you can ask the presenter questions directly, is **Friday, Feb. 19.**

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to train personnel involved with Reg CC on the changing funds availability landscape effective February 26, 2010. You may train as many individuals as you like for one set price. There will be no travel costs, time lost from work and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is a must for compliance officers, security officers, trainers, branch administration, head tellers, tellers, and anyone involved with Regulation CC at your bank.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.

Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees.

Debbie 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.

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 will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK** AND FREE CD ROM*

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 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK** (INCLUDES FREE CD-ROM*)

Includes options 1 and 2 above

AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE

*CD Rom for PC use only

**All materials are subject to copyright and intended for your bank's use only.

Registration Form	<i>Fed Restructuring Impacts Reg CC Holds</i>	February 19, 2010
		VACB 7204 Glen Forest Dr. Ste. 101 Richmond, VA 23226 (804) 673-8250 (804) 673-8251-Fax Email: kmallinger@vacb.org Web: www.vacb.org
_____ Company/Bank Name	_____ Contact Name	_____ Title
_____ Billing Address	<input type="checkbox"/> Check Enclosed: Amount: \$_____	
_____ City/State/ZIP	<input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires ___/___/___	
_____ Email Address	_____ Phone	Credit Card Number: _____
Program Type (All Pricing is for Members. Non-Member Fees are Double)		
<input type="checkbox"/> Live Webinar (\$250) <input type="checkbox"/> On Demand Link w/free CD (\$250)		
<input type="checkbox"/> Both Live Webinar with On-Demand Link & Free CD (\$275)		

Cancellation Policy: Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.