

Virginia Association of Community Banks

Certificates of Deposit (CDs): Compliance, Signature Cards, Disclosures

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Tuesday, February 23, 2010

3:00 pm – 4:30 pm Eastern

Most banks no longer offer “negotiable” Certificates of Deposit. Then why do we still have CDs endorsed, file them, and treat them like the negotiable certificates of years past? Some banks have incorporated a signature card into the CD process and combined the old and new ways; some have completely discarded the instrument and now use a signature card/account agreement; and some banks do both. Your bank can determine its own policy/preference as you ease into paperless account opening procedures. This vital session will look at the regulations’ requirements, why signature card contracts are needed, and the best practices in today’s era of partial withdrawals.

HIGHLIGHTS

- Regulation D: What is a time deposit and what are the restrictions?
- When can penalties be waived? When not?
- Are CDs still negotiable? If not, then what is the importance of the signature card contract?
- Who signs the signature card? What if all parties have not signed?
- Can we allow partial withdrawals on CDs? What are the risks?
- Regulation DD: What are the notice and disclosure requirements for CDs?
- Taxpayer identification number certification: W-9s, W-8BENs, and EINs

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to train your frontline staff and management on the changing world of CDs. 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 informative session would best suit customer service representatives, personal bankers, branch administration, compliance personnel, trainers, branch managers, and those who work directly with customers.

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

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Registration Form:	(CDs):Compliance, Signature Cards, Disclosures	February 23, 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: \$_____
_____		<input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires ___/___/___
City/State/ZIP		Credit Card Number: _____

Email Address	Phone	
Program Type (All Pricing is for Members. Non-Member Fees are Double)		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.
<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)		