

# HOW TO ENSURE COMPLIANCE WITH DEPOSIT REGULATIONS

NEW YORK BANKERS ASSOCIATION MEMBERS RECEIVE SPECIAL DISCOUNT PRICING - SEE PAGE 2 FOR DETAILS



Deposit compliance is a 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, overdraft disclosures and opt-in provisions, error resolution procedures including foreign transactions, and restrictions on advertising.

*How to Ensure Compliance with Deposit Regulations* provides a simple and effective way to ensure key personnel are up-to-date on current federal deposit regulations. The major federal regulations governing deposits are explained in plain, easy-to-understand language. Walk away from the seminar knowing exactly what your institution needs to do to achieve total compliance.

## What You'll Learn

### Customer Identification Procedures

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

### Regulation D

- The implications of reserve requirements on deposit compliance
- The types of accounts that are subject to transaction limitation rules
- Requirements to monitor transactions and take action on accounts in violation

### Electronic Funds Transfer Act/Regulation E

- Initial disclosure and overdraft disclosure requirements
- How to handle a customer's stop payment request
- When liability can be imposed on the customer for unauthorized transfers
- How to comply with the error resolution procedures

### Expedited Funds Availability Act/Regulation CC

- Determine availability schedule for next-day and delayed availability institutions
- Learn how and when to use case-by-case and exception holds
- Initial notice and delayed availability notice requirements
- Responsibilities when handling returned checks

### Truth-in-Savings Act/Regulation DD

- How to ensure accurate and consistent initial disclosures
- What information must be on advertisements for deposit products
- Subsequent and periodic disclosure requirements

### Fair Credit Reporting Act Deposit Issues

- What specifically is meant by "consumer report"
- The only situations under which 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 affects deposit accounts

### Advertisement of Membership

- 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
- NCUA official sign, advertising statement and exclusions from the advertising requirements

### Bank Sales of Non-Credit Related Insurance

- What you can – and can't – do when selling an insurance product or annuity
- Disclosures that must be made to a prospective buyer of an insurance product
- 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

### Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

- Determining what is unfair or deceptive
- Determining what is abusive
- Managing risk for advertisements and consumer complaints

### Garnishment of Accounts Containing Federal Benefit Payments

- Initial action upon receipt of garnishment order
- Account review
- Procedures to protect benefits
- Notice to the account holder

## Topics

- Customer Identification Procedures
- Regulation D
- Regulation E
- Regulation CC
- Regulation DD
- Fair Credit Reporting Act Deposit Issues
- Advertisement of Membership (NCUA/FDIC)
- Bank Sales of Non-Credit Related Insurance
- Responding to Customer Complaints and Inquiries
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)
- Garnishment of Accounts Containing Federal Benefit Payments

**PLUS...**

A COMPLETE AND COMPREHENSIVE

**DESKTOP REFERENCE MANUAL AND FREE TELEPHONE SUPPORT**

FOR ONE FULL YEAR!

## Seminar Speaker

**K. Natalie Straus** is a Vice President at Professional Bank Services. She received her undergraduate degree from Washington and Lee University in Lexington, Virginia and her law degree from American University, Washington College of Law in Washington, DC. As a PBS consultant, Ms. Straus provides consulting services in compliance with an emphasis on deposit operations and issues. Additionally, she performs consumer compliance and fair lending reviews as well as HMDA data integrity reviews for clients of varying degrees of size and complexity. Ms. Straus also presents PBS seminars on regulatory compliance topics for in-house and association sponsored programs and schools.

## 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, this program will benefit compliance officers, auditors, cashiers, operations personnel, tellers, customer service representatives and new accounts personnel.

## Seminar Agenda

All times are local at seminar site.

<b>Registration Program</b>	8:30 am 9:00 am - 4:00 pm
<b>Lunch (included)</b>	12:00 noon - 1:00 pm
<b>Instructional Method</b>	Group-Live





## Dates & Locations

**June 6, 2017**  
Hilton Garden Inn  
Albany/Suny  
1389 Washington Ave  
Albany, NY 12206  
518-453-1300

### The Registration Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

## Additional Information

**The Manual** Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

**Suggested Dress** Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

**Field Of Study** Specialized Knowledge and Applications.

**Prerequisites/Advanced Preparation** Basic Knowledge of Deposit Regulations

**Credit Hours** Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: [www.aba.com/Training/ICB/Pages/CRCM.aspx](http://www.aba.com/Training/ICB/Pages/CRCM.aspx).

**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 at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

**PBS Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.

**Questions? Call 800-523-4778** For program questions, more information or refunds, select ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

**Please Note** We reserve the right to change speakers or reschedule/cancel session when necessary.

## How to Register

**MAKE CHECK PAYABLE TO:**  
Professional Bank Services, Inc.

**MAIL FORM BELOW TO:**  
Education Division  
Professional Bank Services, Inc.  
Suite 305  
6200 Dutchman's Lane  
Louisville, KY 40205

### RECEIVE YOUR SPECIAL PRICING:

1. Mail or Fax: using this form
2. Online: enter code **17NYB25**
3. By Phone: reference code **17NYB25**

### CHARGE PAYMENTS ONLY:

FAX 502-451-6755  
PHONE 800-523-4778,  
Select Option 1 ( or Ext. 205 or 235)  
WEB [www.probank.com](http://www.probank.com)



### NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

Professional Bank Services, Inc., Louisville, KY, is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.learningmarket.org](http://www.learningmarket.org).

## HOW TO ENSURE COMPLIANCE WITH DEPOSIT REGULATIONS NEW YORK BANKERS ASSOCIATION

### INSTITUTION INFORMATION

FINANCIAL INSTITUTION \_\_\_\_\_

MAILING ADDRESS/PO BOX \_\_\_\_\_

CITY \_\_\_\_\_

STATE, ZIP \_\_\_\_\_

ROUTING/MICR NUMBER \_\_\_\_\_

TELEPHONE # \_\_\_\_\_

### ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

ATTENDEE #1 \_\_\_\_\_ \$340

EMAIL ADDRESS \_\_\_\_\_ MOBILE # \_\_\_\_\_

ATTENDEE #2 \_\_\_\_\_ \$340

EMAIL ADDRESS \_\_\_\_\_ MOBILE # \_\_\_\_\_

I/WE WILL ATTEND THIS SEMINAR:  JUNE 6, 2017 - ALBANY, NY  
*Please mark just ONE date/location*

### PAYMENT INFORMATION

--- PAYMENT MUST ACCOMPANY REGISTRATION---

Presented in 2017 by Professional Bank Services, Inc.

TOTAL REGISTRATION FEE ENCLOSED: \$ \_\_\_\_\_

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

CARD NUMBER \_\_\_\_\_

EXP DATE \_\_\_\_\_

CVV (SECURITY CODE) \_\_\_\_\_

AUTHORIZED SIGNATURE \_\_\_\_\_

CARDHOLDER'S NAME \_\_\_\_\_

CARDHOLDER'S BILLING ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_