



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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SENT TO:

2009 – 212

December 10, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, COO, CRO,
Branch Admin., Compliance
Retail & Training Specialists

RE: CBA Web Seminar – Required Changes To Regulation CC Holds & Disclosures
Thursday, January 7, 2010 -- 2:30 p.m. - 4:30 p.m.

Soon, there will be no “non local” checks. Consolidation of the check processing regions will eliminate the concept; all checks will be “local” sometime in 2010. This change requires modification to Regulation CC disclosures, customer notifications, and most importantly, changes in hold practices. This two segment web seminar is designed to help compliance officers plan for and implement the changes and provide training for frontline personnel on how to use the holds that remain to protect their institution.

HIGHLIGHTS

First Segment (approximately 40 minutes)

- Published timetables for consolidation of the check processing regions
- Implementing the changes early vs. on the date of the last consolidation
- What disclosure changes are necessary for:
 - Delayed availability banks
 - Next day availability banks
- Possible updates and improvements to initial disclosures
- Timing and content requirements for providing customer notice of the changes
 - Consumer vs. non consumer accounts
 - What is easiest and what is cheapest

AUDIENCE

Compliance officers and auditors responsible for revising and reviewing Regulation CC related disclosures. **CE Applied:** **First Segment .45 hours** towards the CRCM/CFSSP designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

Second Segment (approximately 70 minutes)

- Understanding your bank’s new hold policy
- Case by case holds
- Holds on other accounts
- Holds based on checks cashed
- Exception holds
- New account holds
- Examples of properly completed hold notices
- Holds on savings accounts
- Recognizing situations where holds are the wrong risk management tool

AUDIENCE

The second session meets the retraining needs of frontline personnel; it is a review of the holds that will be available when non local checks no longer exist based on their institution's hold policies. **CE Applied Second segment 1.25 hours** towards the CRCM/CFSSP/CBT/CCSR designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

WHY PARTICIPATE

This two part, two hour web seminar provides a complete training solution for both frontline and compliance personnel. Use the on-demand web seminar to replay the second portion of the program to train your entire frontline...you will never have a less expensive training mechanism.

SPEAKER

Ken Gollhofer, Pegasus Educational Services, LLC.

WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

CBA WEB SEMINAR

REQUIRED CHANGES TO REGULATION CC HOLDS & DISCLOSURES

Thursday, January 7, 2010

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to December 30th

Mail: Complete this form, include payment and **mail it to:** Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR – REQUIRED CHANGES TO REGULATION CC HOLDS & DISCLOSURES

Thursday, January 7, 2010 - (Seminar code: SW2-1258)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

METHOD OF PAYMENT (check one):

Check made payable to: Bankers Ed

Discover Card

MasterCard

Visa

AMEX

Card Number _____

Exp. Date _____

Security Code (3 or 4 digits on back of card) _____

Signature _____

Amount \$ _____

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****

(Seminar code: SW2-1258)