



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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2009 –218

SENT TO:

December 21, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

RE: CBA Web Seminars -- Two-Part Series: Frontline Deposit Compliance

Compliance is everybody's job. On the frontline it affects every function everyday. Whether you are working the teller line, opening a new account or fielding customer questions about products and services, knowing the "who", "what", "when" "how" and "why" of compliance can make all the difference to you and your customers. Join our presenter Laura Wilson for one or both of these fast paced, informative programs. Each part stands on it own. A manual is provided for each presentation. Participants are encouraged to ask questions before, during and after the program.

PART I – REQUIRED DISCLOSURES AT ACCOUNT OPENING

WEDNESDAY, JANUARY 20, 2010

SEMINAR HIGHLIGHTS:

Disclosures are reviewed in detail. The model disclosure clauses provided in each regulation are used to explain the content of each disclosure. Emphasis is placed on using the disclosures to answer questions and provide information to customers. Highlights include:

- Disclosures required under Regulations CC, DD, E and P
- Who is required to receive each disclosure?
- When are they required to be provided?
- What do the disclosures say?
- What do the disclosures mean to the bank and the customer?
- Why are they required?
- How can disclosures be used more effectively at account opening?

PART II – FREQUENTLY ASKED QUESTIONS & COMMON ERRORS

WEDNESDAY, JANUARY 27, 2010

SEMINAR HIGHLIGHTS:

Part two covers everything from common account titling and TIN combination mistakes to Fair Credit Report Act requirements (e.g. ChexSystems, TeleCheck, credit reporting agency, etc.). Eligibility for an interest-bearing checking account, saving account transaction restrictions and changes to Regulation D issues are also discussed in detail. Common errors in complying with Regulation CC as well as changes to the availability schedule are also addressed. Highlights include:

- Account Titling and TIN errors
- Fair Credit Reporting Act requirements when contacting a third party provider at account opening
- NOW account eligibility
- Saving Account transaction restrictions
- Proper use of hold notices under Regulation CC

Please submit your advance questions to: telsem07@texasbankers.com

AUDIENCE

All frontline personnel including tellers, new accounts personnel, customer service representatives, head tellers and trainers. **CE Applied:** 2.5 hours towards the CRCM/CBT/CCSR designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Laura Wilson is a principal with Pegasus Educational Services, LLC. Audiences routinely comment on her unique recollection of material and sense of humor. At one time she served as compliance trainer for a \$3 billion savings bank. Later, she was a senior consultant/trainer for a consulting firm for financial institutions. She has also taught at compliance schools sponsored by the OTS and the FDIC.

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.

An **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. It can be viewed any time 24/7. Anyone at your branch may access the program from a computer using the login and password. The On-Demand Web Seminar provides unlimited access to the program for six 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

TWO PART SERIES: FRONTLINE DEPOSIT COMPLIANCE

Part I: Wednesday, January 20, 2010

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

Part II: Wednesday, January 27, 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 January 12th (Part I) and January 20th (Part II)

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 – PART I - REQUIRED DISCLOSURES AT ACCOUNT OPENING

Wednesday, January 20, 2010 - (Seminar code: SW2-1131)

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

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

CBA WEB SEMINAR -- PART II – FREQUENTLY ASKED QUESTIONS & COMMON ERRORS

Wednesday, January 27, 2010 - (Seminar code: SW2-1131)

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 parksk@ctbank.com or 860-677-5060.

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