MONTANA BANKERS ASSOCIATION
Leadership & Advocacy Since 1904

New Accounts

Legal Issues of New Account Documentation and Compliance

May 24 & 25, 2010 • Crowne Plaza, Billings

NEW!!! Extended 1½ Day Format.

"Knowledge + Training = Loss Prevention"

Seminar Description

The facts are in! Many financial institutions are increasingly taking more losses in the new account area than in the loan area. The reason – not recognizing fraudulent accounts! Too often new account personnel receive twenty minutes of training before opening their first account. Most of the expertise is gained "on the job" which results in an environment of insecurity and vulnerability for new account representatives and unnecessary losses for the financial institution. With all the new compliance regulations, it seems like we are now conducting New Account "interrogations" rather than New Account "Interviews"! This **new day and a half format** allows more time to review the more complicated account opening procedures for trust and fiduciary accounts, business accounts and personal accounts. Each day may be attended independently. Or, for the most comprehensive review, both days attendance is recommended. A training and reference manual customized to Montana state law will be provided for each day's material.

It is strongly recommended you bring a copy of your institution's signature cards or account agreements and business resolutions to each workshop.

Account Opening: Trust and Fiduciary Accounts (1/2 day format)
Monday, May 24, 1:00 p.m. - 4:00 p.m.

What you will Learn

Proper Documentation, Ownership and Account Titling for:

- Power of Attorneys - In-House Form and Out-of-House Form
- Formal Trust Accounts - Living Trusts; Revocable and Irrevocable
- Informal Trust Accounts - POD and Revocable Trust Accounts
- Uniform Transfer To Minors Act Accounts;
- Estate Accounts: Deceased Accountholders and Guardianships
- Agency Accounts
- Funeral Trust Accounts
- IOLTA Accounts

Account Opening: Personal, Business and TIN Compliance (full day format)
Tuesday, May 25, 8:30 a.m. - 3:30 p.m.

What You Will Learn

- Understanding Signature Card Contracts and the Ownership
- TIN Compliance - including SSN vs. EIN and W-9 vs. W-8BEN
- Proper Business Account Documentation and Resolutions for:
  - ◊ Sole Proprietorships, General and Limited Partnerships, Corporations; LLC and LLP Entities
  - ◊ Negotiating checks made payable to a business
- Non-profit Associations and Charitable Organizations
- Proper Account Opening Procedures and Required Documentation for:
  - ◊ Individual Accounts; Individual Accounts Authorized Signers or Agents
  - ◊ Joint Accounts With Rights of Survivorship and Tenants-In-Common Without Rights of Survivorship

Who Should Attend

All customer contact personnel, supervisors and officers whose responsibilities include opening or managing new accounts and certificates of deposit. Internal auditors may also benefit from this detailed look at titling accounts and proper ownership indicators.

New Accounts

Legal Issues of New Account Documentation and Compliance

Crowne Plaza
27 North 27th Street
Billings, MT
406/252-7400

NEW!!! Extended 1½ Day Format!

May 24, 2010

Registration	**12:30 p.m.**
Seminar	**1:00 p.m.**
Adjourn	**4:00 p.m.**

May 25, 2010

Registration	**8:00 a.m.**
Seminar	**8:30 a.m.**
Adjourn	**3:30 p.m.**

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Seminar Instructor

Patrice M. Konarik, CFP™, is president and founder of Sunwest Training Corp. which has been established for over 15 years and is located near San Antonio, Texas. With over 25 years experience in the financial industry, Patrice has focused her expertise on the retirement and new account areas and is currently providing training in 23 states. She has a BS from New York's Binghamton University and earned her Certified Financial Planner™ designation in 1990. Patrice brings the information to life with her humorous training style, in-depth knowledge and an unlimited supply of "true life" examples.

Registration Form

Yes, I want to attend New Accounts:
Knowledge + Training = Loss Prevention

May 24 & 25, 2010 • Crowne Plaza, Billings

Bank/Firm Name________________________________Phone ________________Fax______________

Address_______________________________________City/State/Zip____________________________

List Registrant(s) ____
Name, Title E-mail

____
Name, Title E-mail

Full Registration Fee
- □ MBA Member - May 24 & 25................. $290
- □ MBA Member - May 25 Only................. $210
- □ MBA Member - May 24 Only................. $100

- □ MBA Non-Member - May 24 & 25......... $580
- □ MBA Non-Member - May 25 Only......... $420
- □ MBA Non-Member - May 24 Only......... $200

Payment
- □ Check, Payable to BANCSERVE, Inc.
- □ Bill me

MasterCard/Visa/American Express/Discover ~
(Available only with your online registration)

Three Ways to Register:
FAX: Complete form and fax to 406.443.7850
MAIL: Complete form and mail to Montana Bankers Association, 1 N Last Chance Gulch, Ste. 4, Helena, MT 59601
ONLINE: Visit www.montanabankers.com (Education)

Hotel Reservations
Call 406/252-7400 to make your hotel reservations at the Crowne Plaza, 27 N. 27th Street, Billings, MT. Mention the Montana Bankers Association seminar and get our special discounted rate.

Cancellation Deadlines
April 30, 2010 is the deadline for full registration refund. If cancellation is received after April 30, 2010, a $50 fee will be charged.

THE MBA GUARANTEE
MBA guarantees the MBA New Accounts Seminar will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

For questions or additional information, please contact:
Jason Wood, Education Coordinator, at 800/541-5126 or jason@montanabankers.com