



# Checks & Holds for Tellers

## February 6 & 21, 2012, 12:30 - 2:30 p.m. (MT)



### Part 1 - Check Handling

**February 6, 2012, 12:30 pm-2:30 pm MT**

Paying "on us" checks and accepting checks for deposit are routine decisions for banks. Both activities contain risks. Those risks are governed and, in some cases, managed by a unique combination of state and federal law. The law governing checks is state law, the Uniform Commercial Code. This webinar focuses on check handling. (It covers the model version of the UCC; it does not incorporate amendments made by any particular state.) It is one of the few training programs that can pay for itself the next day by avoiding a loss on a bad check. Highlights include:

- Who are the parties to a check and what are their responsibilities?
- Cashing checks at the teller window, what should we watch for?
- Accepting checks for deposit, are the risks any different?
- What are reasonable identification requirements?
- Stop payments, what information do we need?
- How soon must we return a check with a forged drawer's signature? Forged endorsement?

How to Prepare: review the account contracts/signature cards used by your institution before participating in this program.

### Part 2 - Placing Holds on Checks

**February 21, 2012, 12:30 pm-2:30 pm MT**

One of your institution's primary defenses against check fraud is its funds availability policy; i.e. the holds you place on deposited items. This seminar focuses on Regulation CC, the federal regulation that addresses funds availability requirements. It covers situations that bank's face each day and reflects the changes made through the recent consolidation of the check processing regions. The program focuses on the distribution of required disclosures, calculation of hold periods and the completion of hold notices. This webinar can pay for itself the next day by avoiding a loss on a bad check or regulatory criticisms for illegal holds. Regulation CC is one of the few federal regulations incorporating a specific training requirement - the absence of training can be cited as a separate violation. Highlights include:

- How holds do, and do not, protect the institution
- Reviewing the initial disclosure
- Next day availability items
- Case by case holds
- Exception holds
- Timing and content of hold notices

How to Prepare: review the Regulation CC or funds availability disclosure used by their institution before participating in this program.

### Audience

Tellers, teller supervisors and new accounts personnel.

*CE Applied: 2.5 hrs/session CRCM/CBT/CCSR/CPB with the ICB*

### What is a Web Seminar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides one connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888/262-7701.

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**Please check all appropriate boxes**

**SW2-1041**

### Part I - Check Handling

**February 6, 2012**

Webcast/Materials (live hookup)

\$250 mem       \$500 non-mem

On-Demand Webcast/Materials\*

\$270 mem       \$540 non-mem

**SW2-1003**

### Part II - Placing Holds on Checks

**February 21, 2012**

Webcast/Materials (live hookup)

\$250 mem       \$500 non-mem

On-Demand Webcast/Materials\*

\$270 mem       \$540 non-mem

\*Unlimited online access to a copy of the webinar for 6 months from purchase date.

\*We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

Name \_\_\_\_\_

Title \_\_\_\_\_

Bank \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone/Fax \_\_\_\_\_

E-mail \_\_\_\_\_

-Preferred Payment Method: Online or e-Check

-Payment Must Accompany Registration - Invoices are Not Provided

### Three Ways to Register:

Online: Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

Mail: Mail completed form with check to Bankers Ed, 5700 S.

Mopac, #C310, Austin, TX 78749 by ten days prior to event

Phone: Call Bankers Ed at 888/262-7701

\*Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888/262-7701 for assistance.

### Method of Payment (check one):

Check payable to Bankers Ed (must be accompanied by registration form)

Discover Card     MasterCard     VISA     AMEX

Card Number \_\_\_\_\_

Security Code \_\_\_\_\_

Signature \_\_\_\_\_

Exp. Date \_\_\_\_\_