

# DEPOSIT ACCOUNTS: LEGAL ISSUES, DOCUMENTATION & COMPLIANCE

**FACILITATED BY PATRICE KONARIK, CFP®**

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| <p><b>COLORADO SPRINGS</b><br/>WEDNESDAY, MAY 23, 2012 from 9am to 4:30pm<br/>Embassy Suites Hotel, 7290 Commerce Center Drive</p> | <p><b>LOVELAND</b><br/>THURSDAY, MAY 24, 2012 from 9am to 4:30pm<br/>Embassy Suites Hotel, 4705 Clydesdale Parkway</p> |
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**“KNOWLEDGE + TRAINING = LOSS PREVENTION”**

**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 full day **ANNUAL REVIEW** teaches new account personnel:

- ◆ Proper account opening procedures and compliance requirements;
- ◆ The **FIVE** crucial pieces of information including **PROPER IDENTIFICATION AND THE CORRECT TIN** for every new account;
- ◆ The **FOUR FUNDAMENTAL QUESTIONS** that should be asked of every potential accountholder:
  1. Who owns the funds in the account?
  2. Who has access to the funds in the account?
  3. What is the purpose of the account?
  4. If a business account: What type of legal entity is this?

**NOTE: It is strongly recommended you bring a copy of your institution's signature cards and account agreement to the workshop.**

The seminar manual, which is customized to state law, has become known as the "technical reference handbook" for new account departments across the country.

**WHO SHOULD ATTEND?** All customer contact personnel, supervisors and officers whose responsibilities include opening or managing new accounts and certificates of deposit. Excellent for supervisors or officers who have recently assumed the responsibility of the new account area but have never actually worked in new accounts. Internal Auditors and Compliance Officers will find the information exceptionally beneficial as well.

**PATRICE KONARIK, CFP®** is President and Founder of Sunwest Training Corp. located near San Antonio, Texas. She has over 26 years experience in the banking industry specializing in Deposit Accounts and IRAs, and is currently providing training in these areas on a nationwide basis. Patrice earned her BS in Management from Binghamton University in New York received her Certified Financial Planner™ in 1990. She brings technical information to life with her in-depth knowledge, keen sense of humor and unlimited supply of "true life" examples.

**\$285.00\* Member Early / \$310.00\* Member Regular**  
REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),  
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!

**REGISTRATION FORM** (Course #N6213-CBA)

COLORADO SPRING (5/23-11)

LOVELAND (5/24-J1)

FAX: 303-629-1591 ◆ ONLINE: [www.CFTWS.org](http://www.CFTWS.org) ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

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Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

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

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

**\*REGISTRATION GUIDELINE:**

REGISTER by **MAY 9, 2012** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER MAY 9th, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to May 9th will be subject to a \$75 withdrawal fee. (Non-member \$570/\$595)