

Opening New Accounts in Texas

3 PART WEBINAR SERIES

July 16, 21 & 23

1:00 PM – 3:00 PM CDT



TexasBankersAssociation
Strong Banks. Stronger Communities.

ABOUT THE PROGRAM

In these unprecedented times where in-person training presents an understandable concern, TBA has solved the problem! We're moving our traditional summer new accounts seminar online. This outstanding 3-part webinar series, customized to Texas law, provides answers to the most complicated and challenging questions asked by customers and employees.

WHY ATTEND?

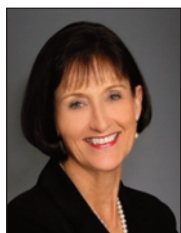
- Previous new accounts seminars focused on business accounts, an area of frequent concern. Since we're going virtual, we've added sessions on personal, trust and fiduciary accounts to provide a comprehensive overview of the new accounts function — over 6 hours of training total!
- Your registration fee allows unlimited attendees from your institution, making it easy and economical to train your entire staff with no travel expense or time away from the bank.
- Sessions will be recorded — add these programs to your training library for future use.
- Speaker, Suzie Jones, is extremely knowledgeable with the unique ability to take technical information and make it interesting and applicable.
- Participants receive a comprehensive, Texas-specific PDF of Suzie's PowerPoint presentation — an invaluable resource for bankers across the state.
- Participants may purchase Suzie's 200+ page Opening New Accounts and Documentation Compliance manual at a discounted price of \$150 per person (retail \$200).

WHAT TO BRING?

Have a copy of your financial institution's account agreements, resolutions, and signature cards handy to use as a reference during the sessions.

PRESENTER

Suzette (Suzie) Jones, CFP®, Managing Member, Training Resources Consulting, LLC.



With over 40 years of banking experience, Suzie has a reputation as being extremely knowledgeable and high-energy with a unique ability to take technical information and make it interesting and applicable. After 22 years, Suzie recently retired as an EVP from a large regional bank where she provided overall leadership and risk management to the \$11B Investments Division. Suzie has a unique perspective and appreciation for how complicated and challenging opening new accounts can be. For decades Suzie opened new accounts, managed new account teams and provided hands-on input to the BSA/AML Committees within the bank. She partners nationally to provide new account training for individual banks and 13 State Bankers Associations.

WHO SHOULD ATTEND?

Customer contact personnel, supervisors, and officers whose responsibilities include opening or managing new accounts. Personal bankers, BSA officers, deposit operations, branch administration, CIP managers, training and business development officers, internal auditors and compliance officers will find the information extremely beneficial. Lending assistants and officers will also find the information informative — at least 85% of this information impacts the lending area.

PART 1: OPENING PERSONAL/CONSUMER/ACCOUNTS

Thursday, July 16, 2020, 1:00 PM – 3:00 PM CDT

Opening new accounts is complicated! With fraudulent activity at an all-time high and ongoing regulatory oversight and scrutiny, the need for training is paramount to maintain diligence as well as update processes and procedures.

This workshop focuses on the risks, procedures, best practices, the importance of providing ownership options, handling Power of Attorney requests, and compliance requirements for opening Personal and Consumer Accounts.

PART 2: OPENING BUSINESS ACCOUNTS

Tuesday, July 21, 2020, 1:00 PM – 3:30 PM CDT

For most new account representatives and personal bankers, opening business accounts creates the most angst! Why are there so many different types of business entities? What is the best way to determine who has the authority to transact on behalf of a business entity?

Part 2 examines not only the documentation requirements when opening simple to complex business accounts but provides clarity on how to identify who has authority to open and transact on behalf of an entity.

PART 3: OPENING TRUST AND FIDUCIARY ACCOUNTS

Thursday, July 23, 2020, 1:00 PM – 3:00 PM CDT

Formal, Informal, Revocable, Irrevocable, Minor Custodial Accounts, Court Ordered Accounts, Fiduciary - what does it all mean? It never fails to raise the panic level when someone presents a binder full of legal documents and requests to open a trust, estate or a minor account. To compound things, on many occasions, the owner of the funds is not present.

Part 3 will discuss the responsibilities of collecting appropriate documentation, providing ownership options, titling accounts correctly and allowing proper access to Trust, Fiduciary and Minor accounts, not only during lifetime but at the death of a signer as well.

2020 OPENING NEW IN TEXAS REGISTRATION FORM

REGISTRATION/CANCELLATION

The registration fee includes program materials and access to the online and recorded session(s) for anyone in your bank who needs this training. Please list everyone from your bank who will access the training and indicate one main (paid) registrant for your organization.

Cancellation requests must be made in writing. Email requests to education@texasbankers.com. Full registration fees will be refunded if written notice is received no later than five working days prior to the broadcast.

VIRTUAL PRESENTATION/MATERIALS

The main registrant will receive all notifications and instructions in advance to access the online sessions and download the materials. This person will be responsible for distribution of the information within the bank. A comprehensive, Texas-specific PDF of Suzie's PowerPoint presentation is included in the registration and serves as an invaluable resource. All sessions will be recorded and available for viewing for up to 90 days following the broadcast. Or you may download everything and keep it indefinitely.

SPECIAL OFFER: OPENING NEW ACCOUNTS MANUAL

A comprehensive 200+ page Opening New Accounts and Documentation Compliance manual, customized to Texas law, is available for a discounted price of \$150 per copy for webinar participants.

This publication typically retails for \$200. You do not need the manual to follow along with the sessions.

Online: www.texasbankers.com/store

Email: register@texasbankers.com

Mail: Texas Bankers Association
P.O. Box 2569, Austin, TX 78768-2569
800-462-7295 | 512-472-8388

TBA Members:

- Part 1 – July 16: Opening Personal/Consumer/Accounts — \$325 per bank
- Part 2 – July 21: Opening Business Accounts — \$375 per bank
- Part 3 – July 23: Opening Trust and Fiduciary Accounts — \$325 per bank
- All 3 Webinars (Save \$75!) — \$950 per bank
- Opening New Accounts Manual
___ Copies @ \$150 ea. = \$_____

Nonmembers:

- Part 1 – July 16: Opening Personal/Consumer/Accounts — \$650 per bank
- Part 2 – July 21: Opening Business Accounts — \$750 per bank
- Part 3 – July 23: Opening Trust and Fiduciary Accounts — \$650 per bank
- All 3 Webinars (Save \$75!) — \$1,975 per bank
- Opening New Accounts Manual
___ Copies @ \$150 ea. = \$_____

MAIN REGISTRANT

Name Mr. Ms. _____ Title _____ Bank/Company _____

Business Address _____

Mailing Address (If different from above) _____

City/State/Zip _____

Phone _____ Email _____

To expedite your registration, please include any other names you have used (i.e. maiden name, formal name or nickname) and, if applicable, any other financial institutions you have previously worked for.

Other Names _____ Other Financial Institutions _____

ADDITIONAL REGISTRANTS (no additional fee required)

To simplify the process, you may also email the names and contact information for each additional registrant to education@texasbankers.com. Be sure to include each individual's name, title, bank/branch street address and email.

Full Name Mr. Ms. Title _____ Email _____ Bank Street Address _____

Full Name Mr. Ms. Title _____ Email _____ Bank Street Address _____

Full Name Mr. Ms. Title _____ Email _____ Bank Street Address _____