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Please scroll down to the correct date to find the program you are interested in.

Look back often as programs are added and updated regularly!

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NEW! *All registrations for a live event will be given access to the OnDemand recording, at no additional cost, for seven days following the event.*

This will allow a flexible alternative when last minute conflicts intrude on scheduled events.

It will also allow you to listen to the event a second time.

We will still offer the six month on-demand option. This is a great value for those who want others in their organization to listen to the webinar and need more than seven days. In addition, we are cutting the cost of additional locations in half.



Check out TTS Subscription Packages through CFTEA:

**WEBINAR SUBSCRIPTION PACKAGES...
FOR ALL YOUR WEBINAR NEEDS**

How to Analyze the Purchase of an Existing Business

A web-based seminar
Monday, December 3, 2018
1:30 pm - 3:30 pm CT



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Program Content:

Lenders are often asked to finance the purchase of an existing business by a new owner. Participating in this type of financing can be highly risky in some cases. The level of risk depends on a number of factors, including the purchase price for the business, the value of the assets being purchased, and the future potential of the business to generate cashflow.

This program will examine these issues, as well as other important concepts such as non-compete agreements and the role of goodwill. Lenders will gain a greater understanding and comfort level with the methodologies to use when analyzing these types of borrowing requests.

Covered Topics:

- Analyzing Historical Performance
- Non-compete Agreements
- Goodwill
- Seller Financing
- Asking the Right Questions

Who Should Attend:

Credit Analysts, Loan Officers, Branch Managers, Loan Committee members, Board Members, Business Development Officers

"I've attended many of Vin's seminars over my last 20 years in lending and always find him to provide new perspective on an old way of looking at credit. Any opportunity I get to sign-up, I will." -- Tina V, First Dakota National Bank

Presenter:

Vincent DiCara is currently the owner of DiCara Training and Consulting LLC which he established in January of 2013. Formerly, he was the co-owner and founder of Development Finance Training and Consulting, Inc. (DFTC) which he established in 2003. Mr. DiCara has been involved in evaluating the credit needs of businesses for thirty years as a business advocate, lender, credit analyst and trainer. Since 1995, Mr. DiCara has developed and conducted a wide variety of training programs for individuals who work in the financial services industry sector. His training clients include organizations in the credit union, banking, economic development, and community development fields. Mr. DiCara's training programs have become known for their ability to foster an informal and participatory environment in which students are empowered to learn.

Mr. DiCara is a graduate of Bowdoin College in Brunswick, Maine and received a Masters Degree in Public Administration from the University of Maine. A native of Boston, Massachusetts, he has been a resident of the State of Maine for the last thirty-eight years.

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Developing and Documenting a CRA Assessment Area

A web-based seminar
Tuesday, December 4, 2018
10:00 am - 12:00 pm CT



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Program Content:

What?

A critical component in every bank's CRA program is the delineation of its assessment area. Examiners are required to use the assessment area drawn by the bank, unless the bank failed to follow the required steps in the process.

The assessment area, when properly drawn, can improve the institution's CRA rating. For example, a bank is evaluated, in part, on the percentage of loans within its assessment area. Drawing the area to include a higher percentage of loans in the assessment area generally improves results. However, a higher percentage can be offset if the bank does not have a good distribution of loans based on the demographics (race, ethnicity and income) of the census tracts in the area. The challenge is find the sweet spot that maximizes the percentage of loans in the assessment area and also assures a solid distribution of loans throughout the area.

This program focuses on the proper method of delineating an assessment area. In addition to reviewing the basic building blocks of an assessment area the program also considers the impact of the assessment area on the CRA performance evaluation. The program also compares the assessment area to the reasonably expected marketing area (REMA). The REMA has risen in importance in the past few years.

Why?

Every bank is required to delineate one or more assessment areas. Since you have to do it anyway it makes sense to conduct the delineation in a fashion that will benefit your institution's CRA performance. The delineation should be reviewed periodically to assure that it continues to position the institution to obtain the best CRA rating.

Covered Topics:

- What is Open-End Credit;
- Coverage and Exemptions;
- General Disclosure Requirements;
- Account Opening Disclosures;
- Periodic Statements;
- Subsequent Disclosure Requirements;
- Treatment of Credit Balances; and
- Billing Error Resolution

Who Should Attend:

The program is designed for management of the loan department, Compliance Officers, CRA Officers, marketing staff and auditors.

Presenter:

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years. In 37 years as a trainer over 130,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

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Basic Bankruptcy for Bankers

A web-based seminar
Tuesday, December 4, 2018
1:30 pm - 3:30 pm CT



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Program Content:

Every banker should have a fundamental understanding of the U.S. Bankruptcy Code and your bank's rights and obligations thereunder. This webinar will introduce you to the world of bankruptcy. It is designed for lenders and support staff with the goal of educating them on the fundamentals of both consumer and commercial bankruptcy law. Practical information for daily use will be provided.

Covered Topics:

- Talk the talk: Bankruptcy terminology
- The basics of the Bankruptcy Court system and the role of the U.S. Trustee's office
- An overview of the various chapters of the Bankruptcy Code (7, 9, 11, 12 and 13)
- Setoffs and foreclosure sales: The automatic stay and what the bank can and cannot do after it goes into effect
- Filing a proof of claim
- Secured vs. Unsecured Claims
- Exempt property
- What debts of an individual can and cannot be discharged
- The order or "priority" in which claims are paid in bankruptcy
- The rules on Reaffirmation Agreements
- Pursuing guarantors when a borrower files bankruptcy
- Rejection of leases and executory contracts: how they can affect the bank's collateral values
- Bankruptcy timetable and special rules for single asset real estate cases
- Special protections afforded members of the armed forces under the Servicemembers Civil Relief Act
- Preferences, fraudulent transfers and unauthorized post-petition transfers

Who Should Attend:

This program is designed for all lenders and their support staff.

"Very good review of the bankruptcy laws and how it effects the bank. Like having examples which apply to the content." -- Paula Bows, Collections Manager, Cape Cod Five Cents Savings Bank

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee. Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking

graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

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IRS Information Reporting: Rules and Forms

A web-based seminar
Wednesday, December 5, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This is the description from our webinar that was presented in December 2017. Please check back for a modified description. Topics may be updated, but registration is now open.

It's that time of the year again - when thoughts turn to IRS reporting issues and the myriad rules to follow and forms to complete. Learn about the many forms financial institutions must report, with an emphasis on when and exactly what to report. We'll include easy-to-follow charts to complete each form.

Covered Topics:

- Taxpayer Identification Numbers - soliciting them, reporting issues, mismatches from the IRS and what to do (includes truncation options)
- Backup withholding - "B" notices: what to do and when
- 1099 reporting - its many and various forms, from interest and dividend income, abandoned and foreclosed property, IRA distributions, debt cancellation, and miscellaneous reporting
- 1099-C Discharge of Debt rule
- 1098s - what amount is reportable here? How about points? What is a qualifying mortgage?
- IRA reporting - 5498s and the 1099-R
- Timing requirements for the various forms
- Penalties for noncompliance and failure to file
- Changes in reporting requirements for tax year 2017
- The Foreign Account Tax Compliance Act (FATCA) - what it is and what you have to do about it

Who Should Attend:

Anyone in your institution with responsibility for collecting tax information, filing various IRS forms, or someone who must be aware of TIN requirements. This may include senior management, operations personnel, and back-room personnel, plus compliance officers, auditors, and attorneys, and anyone else who might benefit from this valuable information.

"Carl is a wealth of knowledge in all things compliance and I would not have passed my CRCM exam if it wasn't for listening to many of his webinars along the way." -- Don Savino, SVP Risk Management, Pacific Western Bank

Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Managing Director for Treliant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at scores of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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Loan Documentation 101: Two Part Series

A web-based seminar
Wednesday, December 5, 2018
1:30 pm - 3:30 pm CT



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Program Content:

This is a two-part series. The prices below are including both sessions. Each session can also be attended individually by clicking on the links below.

Covered Topics:

Loan Documentation 101: Basic Secured Loan Documentation
Wednesday, December 5th, 2018
1:30 pm - 3:30 pm CT

Learn about basic loan documentation principles and practices under Revised Article 9 for collateral.

Loan Documentation 101: Lien Perfection, Business Collateral
Thursday, December 6th, 2018
10:00 am - 12:00 pm CT

Learn about specific classifications of collateral and language description requirements for UCC-1s and security agreements. Borrowing base certificates and other documentation topics will also be discussed.

We'll also present collateral documentation checklists for intangible personal property such as instruments, investments, and deposit accounts, as well as aircraft, boats & vessels and motor vehicles. Checklists give lenders the ability to quickly and effectively review collateral documentation for acceptability and focus on the proper questions to be asked and answered related to each document and type of collateral.

Who Should Attend:

Bankers at all experience levels will find this program helpful. We will include ample time for questions and answers.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee. Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

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Loan Documentation 101: Basic Secured Loan Documentation

A web-based seminar

Wednesday, December 5, 2018

1:30 pm - 3:30 pm CT



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Program Content:

This is for Part 1 only.

Learn about basic loan documentation principles and practices under Revised Article 9 for collateral.

Covered Topics:

- Loan applications and financial statements
- Loan committee memos and presentations
- Lien document
- Lien perfection including UCC-1 and other filing requirements
- Lien searches and title verification documents
- Promissory notes
- Authorization documentation for all kinds of borrowers
- Insurance on collateral and key persons

Who Should Attend:

Bankers at all experience levels will find this program helpful. We will include ample time for questions and answers.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

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Loan Documentation 101: Lien Perfection, Business Collateral

A web-based seminar
Thursday, December 6, 2018
10:00 am - 12:00 pm CT



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Program Content:

This is for Part 2 only.

Learn about specific classifications of collateral and language description requirements for UCC-1s and security agreements. Borrowing base certificates and other documentation topics will also be discussed.

We'll also present collateral documentation checklists for intangible personal property such as instruments, investments, and deposit accounts, as well as aircraft, boats & vessels and motor vehicles. Checklists give lenders the ability to quickly and effectively review collateral documentation for acceptability and focus on the proper questions to be asked and answered related to each document and type of collateral.

Covered Topics:

- Inventory
- Accounts
- Letter of credit rights
- Government contracts
- Chattel paper
- Equipment
- Fixtures
- General intangibles
- Commercial tort claims

Who Should Attend:

Bankers at all experience levels will find this program helpful. We will include ample time for questions and answers.

Presenter:

Robin Russell has practiced law for 30 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions. She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

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The Five Pillars of BSA

A web-based seminar

Thursday, December 6, 2018

1:30 pm - 3:30 pm CT



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Program Content:

And then there were five...

During this webinar we will review the pillars of BSA. The BSA/AML compliance program must be written, approved by the board of directors and noted in the board minutes. A financial institution must have a BSA/AML compliance program commensurate with its respective BSA/AML risk profile. Furthermore, the BSA/AML compliance program must be fully implemented and reasonable designed to meet the BSA requirements. Policy statements alone are not sufficient, practices must coincide with the financial institution's written policies, procedures and processes. The BSA/AML compliance program must provide the following minimum requirements.

Covered Topics:

#1 Internal Controls Checkup:

- How do we identify banking operations (i.e., products, services, customers, entities, and geographic locations) more vulnerable to abuse by money launderers and criminals; provide for periodic updates to the financial institution's risk profile; and provide for a BSA/AML compliance program tailored to manage risks?
- When do we inform the board of directors, or a committee thereof, and senior management, of compliance initiatives, identified compliance deficiencies, and corrective action taken, and notify directors and senior management of SARs filed?
- What regulatory recordkeeping and reporting requirements meet recommendations for BSA/AML compliance, and provide for timely updates in response to changes in regulations?
- When do we provide for adequate supervision of employees that handle currency transactions, complete reports, grant exemptions, monitor for suspicious activity, or engage in any other activity covered by the BSA and its implementing regulations?
- Who should incorporate BSA compliance into the job descriptions and performance evaluations of the financial institution's personnel, as appropriate?

#2 Independent Testing Checkup:

- How to check the overall adequacy and effectiveness of the BSA/AML compliance program.
- What is our audit supposed to review? Which of these are important?
- Suspicious activity monitoring reports
- Large currency aggregation reports
- Monetary instrument records
- Funds transfer records
- Nonsufficient funds (NSF) reports
- Large balance fluctuation reports
- Account relationship reports

#3 BSA Compliance Officer Checkup:

- Who should have responsibilities for BSA?
- What should the title be? What qualifications do you have to have?

#4 Training Checkup:

- Who must be trained in BSA? What must each employee be trained on? How often?
- Training should include regulatory requirements and the financial institution's internal BSA/AML policies, procedures, and processes.
- At a minimum, the financial institution's training program must provide training for all personnel whose duties require knowledge of the BSA.

#5 Customer Due Diligence? New Pillar?

- Appropriate risk-based procedures for conducting ongoing customer due diligence, to include, but not be limited to: Understanding the nature and purpose of customer relationships for the purpose of developing a customer risk profile; and

Conducting ongoing monitoring to maintain and update customer information and to identify and report suspicious transactions.

Who Should Attend:

This webinar is designed for BSA Officers, BSA Coordinators, Compliance Officers and Security Officers.

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Excel 101: Introduction to Spreadsheets

A web-based seminar
Friday, December 7, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

If you've never worked with Excel spreadsheets or haven't in several years, this webcast is designed just for you. Excel expert David Ringstrom, CPA, walks you through the basics of Excel spreadsheets, providing the knowledge needed to create functional spreadsheets and manipulate large lists of data. David presents an overview of the different types of files you can create, explains Excel's rows and columns grid, demonstrates how to remove duplicates from a list, shares keyboard shortcuts to simplify repetitive tasks, and more.

David demonstrates every technique at least twice: first, on a PowerPoint slide with numbered steps, and second, in Excel 2016. He draws to your attention any differences in Excel 2013, 2010, or 2007 during the presentation as well as in his detailed handouts. David also provides an Excel workbook that includes most of the examples he uses during the webcast.

Covered Topics:

- Gaining control of long lists of data by filtering instead of sorting.
- Getting a jump start on spreadsheet projects by using free, prebuilt templates in Excel.
- Mastering Excel's order of operations for mathematical formulas.
- Minimizing effort in Excel by only selecting cells when necessary.
- Separating first/last names into two columns without using formulas or retyping.
- Getting an overview of the different types of files you can create in Excel.
- Using Text to Columns in any version of Excel to quickly separate city, state, and ZIP code into separate columns.
- Managing cumbersome lists of data using the Table feature.
- Learning how the Table feature allows you to transform filtering tasks.
- Getting oriented with Excel's grid of rows and columns.
- Identifying duplicates in a list using Conditional Formatting.
- Bringing Excel's green error-checking prompts under control by managing the underlying rules.

Who Should Attend:

Practitioners who wish to learn the basics of working with Excel spreadsheets.

Presenter:

David H. Ringstrom, CPA, is an author and nationally recognized instructor who teaches scores of webinars each year. His Excel courses are based on over 25 years of consulting and teaching experience. David's mantra is "Either you work Excel, or it works you," so he focuses on what he sees users don't, but should, know about Microsoft Excel. His goal is to empower you to use Excel more effectively. To learn more about David, you can view his LinkedIn profile and follow him on Facebook or Twitter (@excelwriter).

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Residential Construction Lending

A web-based seminar
Monday, December 10, 2018
1:30 pm - 3:30 pm CT



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Program Content:

Residential construction lending continues to expand slowly, along with the economy, with remodeling maintaining a large share of projects. This program provides an overview of the major issues involved in consumer or residential construction lending, primarily to individuals having a home built or remodeled.

Covered Topics:

- What is construction risk and how is it mitigated?
- What additional due diligence is needed, beyond a conventional mortgage application and underwriting?
 - Full construction vs. repair/remodel
 - Construction contract and cost estimate issues (Description of Materials form)
 - Contractor credentials and qualifications
 - Plans and drawings
 - Survey
 - Title insurance
 - Appraisal issues
- Loan pricing and structuring
 - Typical interest rate and fees
 - Construction loan agreements
- Issues with draws and inspections, including cost over-runs and lien priority
- How is the construction loan going to end (get repaid)?

Who Should Attend:

Consumer lenders, mortgage bankers, private bankers, small business lenders, commercial lenders, credit analysts, loan review specialists, special assets officers, lending managers and credit officers involved in the consumer lending process. Also intended for support personnel involved in the administration of residential construction loans.

Presenter:

Richard Hamm has been training bankers for 25 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training.

Richard is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 13 years, after a 22-year banking career including senior positions in lending and credit, plus president through formation and acquisition of a community bank. He has BS and MBA degrees from the University of Alabama.

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Notary Public
A web-based seminar
Tuesday, December 11, 2018
10:00 am - 12:00 pm CT



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Program Content:

Being a notary public is a responsibility assumed by many financial institution employees. Unfortunately, most do not understand the personal liability when agreeing to serve in this capacity. Notaries and others will learn best practices for dealing with issues unique to the financial industry. Help your team know their responsibilities, plus learn basic laws, liability and reviews of various notarial acts.

Covered Topics:

- Basic Notary Public laws
- Responsibilities of a Notary Public
- Conflicts of interest
- What happens when the law and the employer don't agree
- Different types of notarial acts
- Notarial liability and why notaries are sued

Who Should Attend:

Managers, supervisors and notaries, as well as potential new notaries.

"Great job! Thank you so much for creating an informative AND interesting legal training. That's a rare thing to come across! We really enjoyed it!" - Brittney D, City Bank - Lubbock, TX

Presenter:

Terri D. Thomas is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988.

Previously, she served as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent presenter for banking schools and financial associations.

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New Account Interview Business Accounts: CIP, Risk and Beneficial Ownership

A web-based seminar
Tuesday, December 11, 2018
1:30 pm - 3:30 pm CT



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Program Content:

Getting to know your account holder is not as easy as it used to be. Now we search out nature, purpose and source of the money and the customer activity. We learn who the beneficial owners are and we risk rate all customer accounts and relationships. Learn how to direct the conversation to get the compliance results you want.

You will receive: A business account script and compliance worksheet. You will receive a business account handbook.

Covered Topics:

- What types of business accounts are available
- How to ask nature, source and purpose questions
- Developing specialty questions for MSBs, MRBs, TPPPs and more
- Work with multiple tiers of business accounts
- Learn about beneficial owners and control persons
- Risk rate the customer
- And much more..

Who Should Attend:

New Accounts, Deposit Operations, Deposit Compliance, BSA, Training and all branch personnel

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Quarterly Compliance Briefing: Winter 2018

A web-based seminar
Wednesday, December 12, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Keeping up with changes and deadlines in the compliance area gets more complex every year. Now, we can assist you with that task.

Carl Pry, a well known and highly respected compliance expert and recipient of the 2015 ABA Distinguished Service Award will be presenting a quarterly update that will address new items to be aware of, deadlines and what's on the horizon. In a simple language webinar format that you can view from your office, Carl will make sure you have the information you need to keep your financial institution in compliance.

Attendees love the handouts that Carl provides each quarter including a calendar and timeline of future expected regulatory updates.

Covered Topics:

- Covered topics coming soon.

Who Should Attend:

Anyone in the institution having compliance responsibilities - when you think about this, it could be just about anyone in the institution. This may include members of senior management, operations personnel, lending personnel, underwriters, customer service representatives, back-room personnel, and of course compliance officers, auditors, and attorneys, and anyone else in the institution that might benefit from this valuable information.

"Carl is a wealth of knowledge in all things compliance and I would not have passed my CRCM exam if it wasn't for listening to many of his webinars along the way." -Don Savino, SVP Risk Management, Pacific Western Bank

Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Managing Director for Treliant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at scores of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

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Overdrafts
A web-based seminar
Wednesday, December 12, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Join Jerod Moyer of Banker's Compliance Consulting for a two-hour webinar dedicated to dissecting the requirements and best practices related to Overdrafts.

While the CFPB's most recent rulemaking agenda did not include overdrafts, that doesn't mean they don't continue to be a hot button issue. You need to be aware of the current regulatory expectations to keep your bank out of hot water!

Covered Topics:

- The Overdraft Environment
- The Latest Guidance, Best Practices & Expectations
- The CFPB's Overdraft Agenda & Research Findings
- Regulatory Examination Feedback
- Overdraft Hot Spots
- Risk Assessments
- Management & Frontline Oversight
- UDAAP & Much More!

Who Should Attend:

This webinar is designed for the frontline, management, compliance officers, auditors, risk managers and/or other operations personnel.

Presenter:

A Certified Regulatory Compliance Manager (CRCM), Jerod Moyer's experience includes over 15 years in the regulatory compliance field. He has held compliance positions with an \$800 million community bank and an \$840 million five-bank holding company. Jerod's passion for and experience in the compliance profession allow him to take complex regulatory requirements and provide realistic solutions.

Jerod is the leader of Banker's Compliance Consulting's seminar and training productions. An accomplished teacher, he conducts compliance seminars for Banker's Compliance Consulting. Jerod has also been a speaker for the American Bankers Association, many state banking associations and schools, and various webinars.

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Information Security Program Frameworks

A web-based seminar
Thursday, December 13, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Explore the fundamental building blocks of a repeatable framework for cybersecurity and information security issues. Your information security program can be more than a document created for compliance. We will help develop a program that provides your institution with clear direction and guidance that meets and exceeds regulatory expectations while addressing real-world risks.

Some bank programs implemented today are a collection of documents pulled together over the years, that exists primarily to satisfy regulatory requirements. The Information Security Program should be a coordinated set of policies that work together to implement a unified set of controls across the organization. A daily playbook used by employees to fight cybercrime and not a collection of documents to satisfy auditors and examiners.

Covered Topics:

- Regulatory Requirements
- Purpose of repeatable cybersecurity frameworks
- Program Basics for a solid framework
- Detailed explanation of framework components
- Next steps for a comprehensive, valuable, repeatable framework
- Making decisions with the framework
- See new issues and technologies automatically handled by a solid framework

Who Should Attend:

Information Security Officer, IT Manager, Risk Officer, Internal Auditor, and Executives looking to improve their Information Security Program.

Presenter:

Chad Knutson is a co-founder and Senior Information Security Consultant for SBS CyberSecurity, a premier cybersecurity consulting and audit firm dedicated to making a positive impact on the banking and financial services industry, and has served as President of the SBS Institute since 2013. Chad maintains his CISSP, CISA, and CRISC certifications, and received his Bachelor of Science in Computer Information Systems and his Master of Science in Information Assurance from Dakota State University.

Chad is dedicated to educating industry professionals about cybersecurity. While consulting with financial institutions, he saw the need to empower employees to be better prepared to confidently handle cybersecurity threats, create and manage strong information security programs, and understand ever-changing regulations at their institution. He was a driving force in the development of the SBS Institute certification program, which is uniquely designed to serve the banking industry by providing banking specific, role-based certifications cyber education. The SBS Institute has grown to include over ten certifications and State Association partners in over 30 states.

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20 Legal Account Ownerships, Titles, Sample Signature Cards and Legal Documentation

A web-based seminar
Thursday, December 13, 2018
1:30 pm - 3:30 pm CT



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Program Content:

This program is an A-Z on account ownership and documentation. We will go from single party accounts to the more complex type of business accounts. It is a must for anyone who opens or manages the new account functions. Your financial institution's signature card, documentation and authority procedures can create big liability when you do not understand the type of ownership and the checks that go with these accounts.

Covered Topics:

- How to open and document personal accounts, fiduciary accounts and business accounts
- How setting up accounts improperly can create liability for your financial institution
- Creating consistency in your organization on how accounts are opened
- Signature Card danger zones and what can go wrong
- How CIF systems can create errors in ownership and signature card conflicts
- How to add owners, make changes and other issues after the account is opened
- How to follow the authority trail established in the paperwork
- What can attorney-in-facts do and not do on individual accounts
- How to change business accounts signers and owners
- And much, much more...

Who Should Attend:

This webinar will benefit new accounts representatives, call service representatives, branch managers, assistant branch managers, branch administration, deposit operations, BSA CIP personnel, training and anyone who works with or manages the new account function.

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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For assistance, please contact Tammy@cftea.org or Andrew@cftea.org or call 1-888-366-3242 207-688-6225.

The Do's and Don'ts of Signature Card Contracts

A web-based seminar
Friday, December 14, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Sometimes the simplest error or typo can create legal ownership, insurance and access issues for your account holder. If you do not sign the signature card on a joint account, it is not insured. If you add notes to the cards or add signers after the fact, many times you can create liability for your financial institution. When you open accounts, you are tempted to accommodate account holder wishes and needs in ways that create liability for your financial institution. These do's and don'ts may save your financial institution thousands of dollars in the future. These fundamental rules will keep your officers and your account representatives from creating liability and future losses on the deposit side of your organization.

Covered Topics:

- When small favors for customers can cost the financial institution big liability
- Why you cannot give money to someone who has not signed the signature card
- Why checks have to match accounts
- When do you have to retype the signature card and when can it go with small changes
- When does it matter which disclosures you give on new accounts?
- Typos, whiteout, initialing and other issues that can cost the financial institution big time
- The impact of lack of signatures on your contracts and how that affects insurance
- When failure to read the contract and follow it can be significant—closing accounts, rights of offset, and other issues in the contract
- How to set up signers, power of attorney's and other important fiduciary relationships so you won't confuse ownership
- Common errors on ownership types and how that can create big problems on deceased accounts
- Account stylings and taxpayer identification numbers—at \$50 per error, how many can you afford?

Who Should Attend:

This webinar will benefit new account representatives, personal bankers, branch managers, branch operations, customer service representatives and training.

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Preparation, Risk, and Critical Robbery

A web-based seminar
Monday, December 17, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

It can't happen here, it won't happen here, it just happened here! Robbery preparation is more than annual security training. While staff is trained on what to do, you also need to know how to prepare in advance. Criminals select your financial institution as a target for a variety of reasons. While most people feel that location is the issue that is seldom the case. In this eye-opening program you will learn what makes your office a target, the warning signs you're being cased for robbery, and what you need to do immediately after a robbery event. Many institutions still follow outdated procedures, opening themselves up for lawsuits from staff and the public. This program will discuss advance preparation, the actual robbery event, and what the financial institution needs to support staff after the robbery.

Covered Topics:

- Learn the various factors that contribute to the chance of robbery and how to mitigate them.
- Establish steps to take during a robbery in progress.
- Best practices for robbery response.
- Key cues to look for in your staff following a robbery.

Who Should Attend:

Senior Management, Security Officer, Facilities Director, Branch Management

Presenter:

Arvin Clar is a nationally known seminar speaker, as well as college-level instructor, in security, police operations, and economic crime. He has been a speaker for many organizations, corporations, and trade groups, and has conducted security evaluations and assessments of financial institutions throughout the United States. His 35 years of experience in the fields of risk assessment and analysis in the financial services industry and premises security and safety issues includes: evaluating the level of appropriate safety and security, professional investigation services, violent criminal acts, security survey and analysis, accident investigation, the investigation of fraud and financial crime, and the design of security systems for financial institutions.

Prior to joining Thompson Consulting Group, Arvin served with the Cleveland Police Department for over 29 years, where he served as a detective in the Financial Crimes Unit. Arvin was responsible for the investigations of thousands of financial crime cases and prepared and presented these cases for state and federal prosecution.

Arvin serves as Adjunct Faculty at Cuyahoga Community College, in the College of Criminal Justice, where he has been an instructor for over 35 years, lecturing on courses of Criminal Justice, Criminology, and Criminal Investigation. He also served as an Assistant Vice President for Charter One Bank, where he served as the Bank Protection Coordinator for over 17 years, overseeing the safety and investigation of fraud issues of 750 banking branches throughout five states.

Mr. Clar has been published in several national magazines regarding security, fraud, and investigations. He has authored training programs for bank robbery and identity theft and has been a featured guest on National Public Radio.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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Regulation E Error Resolutions and Disputes

A web-based seminar
Tuesday, December 18, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Join David Dickinson of Banker's Compliance Consulting for a two-hour webinar dedicated to dissecting the Regulation E error resolution requirements.

ACH, ATM and Debit Card error resolution rules are confusing. There are Regulation E rules and VISA or MasterCard rules that don't always sync up. While the math behind zero liability is easy, the rest can be very hard to understand.

Covered Topics:

- Disclosures (Initial, Change in Terms & Periodic)
- What is an EFT?
- Consumer & Bank Liability
- Investigation Time Limits
- Resolution Requirements
- How the Visa & MasterCard Rules fit in
- Common Misconceptions
- UDAAP Risks

Who Should Attend:

This webinar is designed for the frontline, management, compliance officers, auditors and other risk management or other operations personnel.

Presenter:

David Dickinson's banking career began as a field examiner for the FDIC in 1990. He later became a Loan Officer for a 110-million dollar bank. In 1993, he established Banker's Compliance Consulting. Along with his amazingly talented Team, he has written numerous compliance articles for prestigious banking publications and has developed compliance seminars that Banker's Compliance Consulting produces.

He is an expert in compliance regulations. He is also a motivational speaker and innovative educator. His quick wit and sense of humor transforms the usually tiring topic of compliance into an enjoyable educational experience. David is on the faculty of the Center for Financial Training, the American Bankers Association National Compliance Schools and is a frequent speaker at the ABA's Regulatory Compliance Conference. David is also a trainer for hundreds of webinars and is a Certified Regulatory Compliance Manager (CRCM). The American Bankers Association honored David with their Distinguished Service Award in 2016.

David and his wife Karen have 3 adult children (none of whom live at home!) & 3 cats (which Dave is allergic to). They live on a lake in Nebraska and when possible, Dave can be found fishing or in the water. David plays the guitar & piano and enjoys singing with Karen. Together they lead worship at their church.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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10 Deadly Habits of a Dysfunctional Team and What to Do About Them

A web-based seminar
Tuesday, December 18, 2018
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

The one thing that changes everything in the workplace is trust. Nothing is as fast as the speed of trust whether we are talking about building it or destroying it. Dysfunctional teams can poison the culture of your company. This webinar zeros in on the principle of behavior and team dynamics.

Do you have a team where everyone is steamrolling each other's opinion? Does the group meet infrequently and lack directions? Do some team members feel like outsiders? Is the team led in a way that encourages superiority but lacks integrity?

Join one of the industry's top trainers and learn how to excel at building teams that take your company where it wants to go. Teams that your staff are proud to be a part of and that retain top talent.

Covered Topics:

Honey Shelton will teach you what to do about these 10 deadly habits:

- Keeps up the talk, seldom walks the walk
- Demands respect
- Secret agenda
- Can't own being wrong
- Expects loyalty without earning it
- Accountability doesn't apply to them
- Vague expectations
- No need for learning
- Distrust is the norm
- Focus on others' track record

Who Should Attend:

Leaders, supervisors, managers and team members that are searching for strategies that help teams excel at building trust, accountability, and delivering results.

Presenter:

Honey Shelton brings the best of both worlds to her speaking and training engagements. She has 30 plus years of experience as a training and quality improvement consultant for banks and banking associations across the country. Her substantial banking background includes spending three years as Executive Vice President/Chief Retail Banking Officer with a \$1 billion south Texas bank.

Nationally recognized as an outstanding speaker, over a half million bankers have participated in programs Honey has presented. Her depth of knowledge, enthusiasm, and compelling personality have left a lasting mark on InterAction Training, the firm she founded in 1983.

As a graduate of the School of Bank Marketing from the University of Colorado, she realizes the value of quality education. Honey invests time as a faculty member for banking schools around the country. She is a repeat presenter for most of the state banking associations and has accumulated an impressive client list that includes over 600 banks, credit unions, and other organizations. Globally, she presented a program in the south of France for an international, energy-related firm.

Honey has a coaching practice specializing in helping others pursue professional excellence and is the author of numerous published articles and training manuals. Her first book, Coaching Yourself & Others will be released soon.

Honey continues her personal pursuit of excellence and has obtained certification in Reality Therapy from the William Glasser Institute as well as certification from the Training and Development Program at Texas A&M. She is an EverythingDISC Certified Distributor and Trainer.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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BSA Year End Round Up

A web-based seminar
Wednesday, December 19, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

It's time for a wrap on 2018 and a look towards 2019. This year-end wrap up will focus on looking at the 2018 year including beneficial ownership, new CTR, and New SAR. We will look at the areas of hot crime and the examination hot spots. This is program is a must as we head to 2019.

Covered Topics:

- What's gone right and wrong with beneficial ownership certifications
- New SAR data fields
- CTR problems and concerns
- Managing high risk customers
- Getting those risk assessments whipped into shape
- Audits, Policy and procedures that need fixing
- Hot Exam Spots
- Coming attractions in 2019

Who Should Attend:

BSA Officers and Staff

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Compliance for Commercial Lenders - Issues for the Unwary

A web-based seminar

Wednesday, December 19, 2018

1:30 pm - 3:30 pm CT



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Program Content:

What?

All of the regulations reviewed in a compliance examination cover consumer lending, but many of those regulations also impact commercial lending. Determining exactly which requirements impact commercial loans is a challenge. We are pleased to present this program to help commercial lenders understand which compliance requirements impact their department.

This two-hour program identifies the major compliance regulations that apply to commercial transactions and reviews particular issues from each of those regulations that cause problems for commercial lenders.

Why?

Many examiners find the commercial lending area is fertile for compliance violations because of confusion regarding which requirements apply to commercial loans. Those violations may result in penalties or expensive litigation. This program:

- Identifies problem areas;
- Provides suggestions for avoiding and curing the problems; and
- Covers training and auditing concerns.

Participants receive a detailed manual that serves as a valuable resource long after the conclusion of the program

Covered Topics:

- Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) Provisions - Filing CTRs, CTR exemptions, and OFAC;
- USA PATRIOT Act - Customer Information Program (CIP), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), and Beneficial Ownership;
- Suspicious Activity Reporting (SAR) Provisions;
- Unlawful Internet Gambling Enforcement Act (UIGEA) - Regulation GG;
- Equal Credit Opportunity Act (ECOA) - Regulation B - Discrimination prohibition, appraisal rules, application disclosures, spousal signature rules, intent to be a joint applicant, and adverse action notice requirements;
- Fair Housing Act (FHA) - Discrimination prohibition;
- Home Mortgage Loan Disclosure Act (HMDA) - Regulation C - Data collection and reporting requirements and revisions to Regulation C;
- Flood Disaster Protection Act (FDPA) - Required disclosures and insurance requirements, and recent changes;
- Fair Credit Reporting Act (FCRA & FRB) - Regulations V - Requesting and using credit bureau reports, identity theft provisions and adverse action notice requirements;
- Truth in Lending Act/Regulation Z - Coverage rules, restrictions and required disclosures, Special rules (1026.12(a) and (b)) for business-purpose credit cards;
- Real Estate Settlement Procedures Act/Regulation X - Coverage rules, restrictions and required disclosures;
- Real Estate Appraisal Interagency Guidance;
- Servicemember Civil Relief Act (SCRA);
- Military Lending Act;
- Insider Credit - Regulation O;
- Securities Lending - Regulation U;
- Right to Financial Privacy Act (RFPA) and Regulation S (Reimbursement for partnerships with 5 or fewer partners);
- Community Reinvestment Act (CRA) - Regulation BB - Data collection and reporting requirements;
- Bank Bribery Act Implications;
- Unfair, Deceptive or Abusive Acts or Practices;
- Americans with Disabilities Act;

Who Should Attend:

The program is designed for Commercial Loan Officers, Compliance Officers, Auditors, and those responsible for documenting commercial loans.

Presenter: Jack Holzknacht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years. In 37 years as a trainer over 130,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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Common Check Scams Against Your Customer

A web-based seminar
Thursday, December 20, 2018
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

Has your financial institution been hit by increased check fraud? Many institutions are suffering losses due to check fraud. A recent study by the Better Business Bureau discusses the significant increase in fake check fraud complaints over the last three years. This webinar will look help your frontline protect your customer and your financial institution from common scams. We will look at holds and other defenses your institution has available and how to use them.

Covered Topics:

- What are fake checks?
- How do check scams work?
- Who are fake check fraud victims?
- Types of frauds that involve fake checks
- What are some of the check scam red flags?
- How widespread are the scams?
- Can you prevent or avoid check scams?
- What do you do if you identify a check scam?
- Regulation CC Holds
- Checking routing numbers

Who Should Attend:

Tellers, Head Tellers, Teller Managers, Deposit Operations, Security, Branch Staff, Training Staff

Presenter:

Deborah Crawford is the President of Gettechnical Inc., a Virginia based training company. She specializes in the deposit side of the financial institution and is an instructor on IRAs, BSA, Deposit Regulations and opening account procedures. She was formerly with Hibernia National Bank (now Capital One) and has bachelor's and master's degrees from Louisiana State University. She has 30+ years of combined teaching and banking experience.

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Basic Personal and Business Tax Return Analysis

A web-based seminar
Thursday, December 20, 2018
1:30 pm - 3:30 pm CT



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FINANCIAL
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Recommended for 2.5 CE Credits

Program Content:

Attend this proactive webinar and gain an understanding of the often complex and confusing topic of TAXES!

Bank personnel are required to obtain and properly interpret tax returns for both commercial and consumer lending purposes. The first part of this webinar will concentrate on personal tax return analysis while the second part will focus on the analysis of various business tax returns.

Covered Topics:

The objectives of the first part of the webinar consist of the following:

- Review the basic structure of the personal 1040 federal tax return (including the various schedules and K-1 forms),
- Use analysis techniques to prepare a personal cash flow from information gleaned from the 1040 and the related schedules,
- Discuss recent changes in the tax code including the "Tax Cuts and Jobs Act" (TCJA) and how they affect the bank's clients, and
- Describe how the 1040 tax return can be used to market the bank's products and services.

The second part includes:

- Discuss the structure of a C corporation, S corporation, and Partnership (including LLC) tax return,
- Analyze business tax returns and prepare cash flows for these entities,
- Draw additional information from the business returns including identifying fraudulent tax returns,
- Discuss updates in the tax code including the TCJA as they apply to businesses.

Who Should Attend:

Commercial lenders, credit analysts, consumer lenders, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers

Presenter:

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for CPAs, bankers, attorneys, credit managers, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.

His extensive professional background of over 30 years includes 18 years as a Business Trainer/Contract CFO and 16 years as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out", management, and business development.

Mr. Osburn has been an adjunct college professor (MBA and undergraduate courses) for over 30 years including the College of Southern Nevada. He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the

ABA National Commercial Lending School held at the University of Oklahoma. Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

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