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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.

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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.



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Introduction to Internal Audit

A web-based seminar
Wednesday, February 6, 2019
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 October 2017. Please check back for a modified description. Topics may be updated, but registration is now open.

Understand the Changing Role of Internal Audit, How To Effectively Establish a Risk-based Internal Audit Function, and Gain Knowledge of Internal Controls

The issues that continue to impact a Bank's internal audit function are significant, including Committee of Sponsoring Organizations and Institute of Internal Auditors professional practice expectations. In addition, the banking business continues to become more complex due to changing technology, new and evolving regulation, and a wider range of products and services. As a result, the role of the internal auditor is changing and expectations of internal audit by bank examiners, external auditors, management, and stakeholders are increasing. This program will discuss the changing role of internal audit and how internal audit may add value in today's complex banking environment. Additionally, the program will identify and define internal controls and as a result of not having effective controls, what could go wrong? Further, developing a risk-based internal audit approach allows internal audit to most effectively audit the increasing risks faced by banks today. Hands-on exercises will be provided for attendees to apply the concepts presented.

Covered Topics:

- Internal Audit Profession
 - Definition of Internal Audit
 - Changing Role of Internal Audit
 - Introduction to the Institute of Internal Auditors Standards and Guidance – International Professional Practices Framework
 - Difference between Internal Audit and External (Financial Statement) Audit
 - FFIEC Interagency Policy Statement on the Internal Audit and Function and Co-sourcing
 - Impact of FDICIA and SOx regulation
- Internal Control
 - Committee of Sponsoring Organization's Internal Control Model
 - Types of Internal Controls
 - Internal Control Standards
 - Cost/Benefit and Reasonable Assurance of Internal Controls
 - What Could Go Wrong?
- Risk-based Internal Audit Process
 - Planning
 - Risk Assessment
 - Risk-based Internal Audit Plan
 - Internal Audit Program Development
 - Performance of Internal Audit Program and Documentation of Audit Findings
 - Effective Report Writing
 - Conducting Effective Exit Meeting
 - Audit Committee Presentation
- Internal Audit Adding Value

Who Should Attend:

Bank professionals seeking knowledge of internal audit and/or internal controls, including internal auditors, deposit and operations personnel, accountants, management, and individuals with previous internal audit education seeking a refresher course.

Presenter:

Eileen Iles, CPA, CGMA, CIA, CFSA, CCSA, CRMA, is a Partner in Crowe Horwath LLC's Risk Management Financial Institution Group. Eileen has over 25 years of experience serving financial institutions. She has spent the most recent 17 years with Crowe Horwath consulting with clients ranging from community banks to multi-billion dollar institutions throughout the United States. Eileen also served as an Accounting adjunct faculty member at the University of New Mexico for five years. Currently, she develops and instructs banking courses for Crowe and various banking associations.

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Preparing a New Manager for Success

A web-based seminar
Thursday, February 7, 2019
10:00 am - 11:30 am CT



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Recommended for 2 CE Credits

Program Content:

This is the description from our webinar that was presented in July 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

Equipping New Managers with Creative Success Strategies

What is the value of creating a true onboarding process for a new manager? For starters, it positively affects engagement, turnover and the bottom line. The blowback of putting someone in a managerial role without giving them the necessary tools and know-how is a real setup for failure, at worse, and delayed success at best. New managers that are ill prepared for their role will meet morale issues, compromised quality and over the top stress. When have you ever met a stressed-out manager, who had a calm team. Learn how to reduce the risk of a mediocre performance by both the manager and their team.

What are common mistakes when appointing a new manager?

Just because you named someone manager, doesn't mean they are one. There's more to be done than simply hope for the best. Don't convince yourself that no news is good news! It's also a bad idea to throw everything you can at them. Onboarding a new manager requires you to stay connected, create feedback loops, do pre-checks and maintenance checks, and create a professional development plan.

What is the difference between a management development program, which gives employees the skills needed to become a manager in the future and a manager onboarding program? A manager onboarding program includes skills that an employee needs the minute he or she becomes a manager. This online seminar will explore what not to do as well as creative success strategies.

Covered Topics:

- Avoid common mistakes
- Create an effective onboarding process
- Requirements of a Professional Development Plan
- Recognize potential issues and stress
- Strategies for leadership success
- Encourage self-evaluation and accountability
- Celebrate milestones

Who Should Attend:

Branch managers, assistant branch managers and those that train and/or lead them.

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.

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Regulation CC - Check Holds

A web-based seminar
Thursday, February 7, 2019
1:30 pm - 3:30 pm CT



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Program Content:

Regulation CC is the regulation governing the availability of funds for transaction accounts and the holds that financial institutions can place on checks. This regulation was passed in 1988 and continues to be one of the toughest compliance problems in financial institutions around the country.

Can we place a hold on a cashier's check? How many days can we hold checks on a new account? Does this apply to business accounts? Do we have to give the hold while the customer is there or can we mail it later?

These questions will all be addressed in this informative and easy to follow program for the frontline. You'll need a copy of your hold form and Regulation CC disclosure to follow this frontline program.

Covered Topics:

- Purpose of the regulation
- What is a transaction account?
- Availability Schedules
- Business versus banking days, Transaction Accounts and more definitions
- How to count days and place holds
- Next day items versus other checks
- Case by Case holds
- Exception Holds
- Hold Notices and how to complete
- New Accounts exception
- Common errors on holds

Who Should Attend:

All tellers, teller managers, cashiers, customer service representatives, back of bank operations, branch managers and compliance officers

"Deborah Crawford is always easy to listen to and she explains things the way I can understand them. I don't feel silly asking what may seem like simple questions, she has always answered them kindly." --Lisa K., Independence State Bank

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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Call Report for Banks - Recent Changes, Highlights, and Pitfalls

A web-based seminar
Friday, February 8, 2019
10:00 am - 12:00 pm CT



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Program Content:

The regulators are continuing on their burden reducing approach and announced more reductions in November 2018 to the FFIEC 051 forms. The regulators are proposing to increase the small bank eligibility size for filing on the FFIEC 051 form from \$1 billion in assets size to \$5 billion and to make more line items required only semi-annually. The most significant change to semi-annual reporting will be RCR Pt II lines 1-25, the detail reporting of both on and off balance sheet risk weighting. Total risk weighted assets, however, will still be required to be reported. Banks with assets of more than \$1 billion will be required to report the consumer deposit detail information on balances and service charges in December only; schedule RIC semi-annually; RCO M2 on a quarterly basis.

In September 2018 the regulators issued proposed revisions to the 2019 Call Report to align the information in the call report with the new credit loss accounting standard. The changes include updates to twelve schedules to address the broader scope of financial assets for which an allowance for credit losses must be established and maintained. Under a CECL proposed notice of rulemaking, a bank may elect to phase in the regulatory capital impact of adopting CECL over a three year period.

Changes to reporting of high volatility commercial real estate (HVCRE) exposures as well as reciprocal deposits were included in the June 2018 supplemental instructions.

The webinar will cover the latest revisions, including the November and September 2018 proposed changes to March 2019. In addition, updates due to revisions in accounting standards, other areas of concern, and common errors made during call report preparation will be reviewed.

Covered Topics:

2019 Proposed Revisions:

- Further burden reducing updates to the FFIEC 051 forms, including semi-annual reporting of RCR Pt II lines 1-25 (November 2018)
- FFIEC 041 and 051 schedule changes due to address the broader scope of financial assets for which an allowance for credit losses must be established and maintained
- Recent Accounting Updates (equities, leases, other real estate)
- Common Errors Made in Call Report Preparation

Who Should Attend:

This update will benefit more experienced Call Report preparers, reviewers, and auditors. It will supplement annual comprehensive Call Report training recommended by bank regulators.

"Ann is great. I've had the audacity to challenge her on a couple of occasions and she was right every time." -- David DeFord, Homestead Savings Bank

Presenter:

Ann Thomas has over thirty years of experience in bank accounting and control. She received a BA in Accounting from the University of Houston in 1982. She worked with Judith Alexander Jenkins for 15 years, providing planning, financial reporting, regulatory reporting, and operational and compliance auditing services to over ninety independent banks.

In 1998, she organized Thomas Consulting. As Thomas Consulting, she has performed regulatory compliance audits and training, internal control audits, and prepares and reviews Call Reports for numerous banks. Ms. Thomas has taught call report seminars for state banking associations since 1999. She has presented the Call Report Seminars to and has responded to questions from thousands of bankers across the country. Her experience in working with a broad range of independent banks is of unique value in understanding Call Report questions and in communicating with bankers in their own language.

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CRE Appraisals: Regulations and the Review Process

A web-based seminar
Monday, February 11, 2019
1:30 pm - 3:30 pm CT



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Program Content:

This session will cover the key issues from the December 2010 Interagency Appraisal and Evaluation Guidelines, the October 2018 Frequently Asked Questions on the Appraisal Regulations and the Interagency Appraisal and Evaluation Guidelines, tips for integrating them into your existing policies, and how CRE appraisals differ from residential reports.

Covered Topics:

- Overview of guidelines and issues critical to CRE appraisals
 - The five minimum standards and what they really mean, as derived from the original 14 points in the Financial Institutions Reform and Recovery Act of 1989 (FIRREA) Title XI that govern how banks order and use appraisals
 - What is FIRREA? (and other regulatory guidelines still in place)
 - Yes, you can use appraisals prepared for other banks
- Types of reviews, as suggested by the guidelines
 - Administrative/compliance review plus a sample checklist
 - Technical/internal review plus a sample checklist
 - Outside/third party review plus sample comments
 - Ideas for setting dollar limits
 - Why your bank should create an appraisal/CRE properties database
- What about evaluations?
 - Not just for loans below the dollar thresholds
 - New (as of 2010) evaluator independence guideline
- Appraisal review outcomes and when to request revisions

Who Should Attend:

CRE lenders, commercial lenders, credit analysts, portfolio managers, community bankers, mortgage lenders, private bankers, small business lenders, loan review specialists, special assets officers, lending managers, credit officers and CRE support personnel.

"Informative Class with a great speaker." -- Jill Tetrault, Kennebunk Savings Bank

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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What to Do When a Customer Dies

A web-based seminar
Tuesday, February 12, 2019
10:00 am - 12:00 pm CT



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Program Content:

Ironically, when a financial institution learns a deposit or loan customer has died, confusion and dread seem to be the normal reaction. We'll walk you through the complicated process of dealing with a customer's death - both on the deposit side and the loan side, as well as unique issues when doing business with the decedent's estate.

Covered Topics:

- What documents are required upon the death of an individual?
- What actions should your financial institution take on deposit accounts owned by the decedent?
- How should your financial institution deal with the decedent's estate?
- What should your financial institution do if there isn't an estate?
- How should your financial institution handle "death" as a default on a loan?
- How will the new mortgage servicing rules impact mortgage loans where the borrower has died?
- What does every lender need to know about doing business with the borrower's estate?
- What steps can your financial institution take to protect its collateral after the borrower has died?
- How should your financial institution handle issues of guarantors, setoff and insurance once the borrower has died?
- How does the death of a key person affect the borrowings of Corporations, Partnerships, Limited Liability Companies, Trusts and other legal entities?

Who Should Attend:

New account representatives, personal bankers, customer service representatives, lenders and loan operations personnel.

"Well presented and very insightful. The information provided applies to actual day-to-day operations. Thank you." - Gina W., The Citizens National Bank of Quitman

"Very helpful for numerous situations and covered in just a short time." - Cindy S., Western State Bank

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.

Currently, she serves as an adjunct instructor at Washburn University School of Law. She has previously been an adjunct instructor at the University of Kansas School of Law, and is a frequent presenter for banking schools and financial associations.

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CRA Nuts & Bolts - Five Steps to Pass the Exam

A web-based seminar
Tuesday, February 12, 2019
1:30 pm - 3:30 pm CT



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Program Content:

This is the description from our webinar that was presented in September 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

This webinar will focus on several simple steps to ensure a successful CRA exam outcome. Writing a dynamic CRA context report can show examiners not only that your financial institution understands the community credit needs, but that you are effectively meeting the needs in the assessment areas you serve. We will review the steps required to establish your case and demonstrate why your CRA program qualifies for a "Satisfactory" or possibly "Outstanding" rating.

IMPORTANT UPDATE: Banks must have at "least a satisfactory CRA rating" to be eligible for the reduced HMDA reporting requirements that were outlined in the Economic Growth, Regulatory Relief, and Consumer Protection Act that was signed on May 24, 2018.

The definition of "community development changed in September, 2005 to including, among other things, activities that revitalize or stabilize designated disaster areas. A financial institution's activity will be considered to revitalize or stabilize a designated disaster area if it helps to attract new, or retain existing, businesses or residents and is related to disaster recovery and examiners will consider revitalization or stabilization activities that take place within 36 months after the date of the disaster designation. Could your financial institution be eligible to receive special consideration for lending in a designated disaster area?

Covered Topics:

- Five steps for managing a CRA exam and the importance of developing a CRA strategy.
- Tips for banks that are ISB (intermediate small banks of \$313 million in the prior two calendar years and the transition to CRA reporting when the large bank threshold of \$1.252 billion is reached. The new limits were announced on December 27, 2017.
- Learn how to document lending activity in designated disaster areas.
- What's included in a performance context? Learn how to describe your institution, quantify the ability and capacity of the bank to meet credit needs based on financial data. Learn how to highlight the positive outcomes of your lending focus and business strategy.
- Tips to describe your assessment area including demographic and economic data resources.
- Best practices to deal with CRA-related complaints and potential fair lending issues that can threaten a successful exam.
- Definitions of Community Development Loans and Services and ideas for passing the Investment Test portion of the exam
- Helpful CRA compliance resources and regulatory guidance including highlights of the July 25, 2016 Frequently Asked Question
- New definitions for "home mortgage loan" and "consumer loan" as well as public file requirements became effective January 1, 2018. The joint rule from the Federal Reserve, FDIC and OCC amends respective CRA regulations to conform to 2018 changes to the Home Mortgage Disclosure Act.

Who Should Attend:

Compliance Officers, CRA Officers, Business Line Managers, Commercial Loan Managers, Fair Lending Officers, Marketing Directors, and Senior Management will find this session very beneficial

Presenter:

Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training.

Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and "translates" complex regulations into simple concepts by using humor and real life examples.

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Loan Documentation: Top 10 Mistakes and How to Avoid Them

A web-based seminar
Wednesday, February 13, 2019
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

This webinar draws upon the speaker's 25 plus years of teaching loan documentation and practicing law. Experienced bankers will benefit from confirmation of knowing "the right thing to do." New lenders will learn to avoid the most frequent exceptions and loss-causing mistakes.

The focus is on commercial asset-based lending rather than real estate or consumer. All types of collateral are covered.

Covered Topics:

- Misclassification of collateral and bad collateral descriptions
- Filing the perfection document in the wrong location
- Using the wrong borrower/debtor name
- Not obtaining the proper authorization documentation
- Improper assessment of lien position
- Failing to amend your UCC-1
- Failing to continue or terminate your UCC-1
- Leaving items to post closing or making exceptions
- Failing to properly monitor your borrower's post closing documentation obligations
- Inadvertently waiving rights

Who Should Attend:

Anyone involved in loan documentation including loan officers, loan assistants and secretaries, loan operations personnel, credit analysts and loan administration personnel.

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.

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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8 Steps to Improve Cross-Selling

A web-based seminar
Thursday, February 14, 2019
1:30 pm - 3:30 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 February 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

Many financial institutions want better cross-selling results but struggle to establish a results-oriented approach. When was the last time you looked at your products and considered how they can make your customer's life easier? If you don't acquaint your customer with what you offer, your relationship with that customer is at risk! Building a simple plan that reflects your culture and targets the customer's needs keeps the accountholder engaged and satisfied.

Your customers choose the products they want from the palm of the hand as they maneuver their search on their mobile phone. Why should they choose yours over your competitor's? Today's cross-selling approach calls for efforts to include social media channels, website updates. You need engaged and well-trained customer-facing teams, coordinated marketing actions and methods for measurement. This program will help you with these and many other options that can help elevate cross-selling results.

Covered Topics:

- Benefits of cross-selling
- Define and measure
- Manage what you measure
- Know the drivers of effective cross-selling
- Cross-selling is more than lip service
- Branch managers and marketing – two key players
- Employee training and engagement
- Recognition and reward

Who Should Attend:

The marketing and training personnel, branch leadership, and anyone responsible for developing customer-facing teams and those dedicated to customer acquisition and expansion.

Presenter:

Janice Branch has been a senior training consultant for InterAction Training for twenty years. She is a very seasoned presenter that has all the right stuff to wow her participants about the subject matter. Prior to joining InterAction Training, Janice was the Senior Manager of Training for Consolidated Communications where she managed, designed, coordinated and presented training programs for this multi-state telecommunications company with over 1000 employees.

Whether it is teaching how to coach, manage, lead, negotiate, service, sell or train at every level in an organization or if it is consulting on problem solving and servant leadership, Janice is the "go-to" person every bank wants to hear from. Participants appreciate her "been there, done that" humor along with her expert ability to facilitate learning.

Janice has obtained a Bachelor of Business Administration with a major in Management from Alameda University and is certified by the University of Houston in Leadership and Management. In addition, Janice has obtained trainer certifications from Achieve Global and Development Dimensions, Inc.

A native Texan she enjoys many pursuits in addition to teaching and learning but none more than being a grandmother and tending to her ten acre home in Montgomery, Texas just north of Houston.

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Top 25 Safe Deposit Compliance Issues

A web-based seminar
Wednesday, February 20, 2019
10:00 am - 12:00 pm CT



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Program Content:

Questions regarding deceased renters, payable-on-death clause, living trusts, court orders, Servicemembers Civil Relief Act, USA Patriot Act, Suspicious Activity Reports, power of attorneys, Americans with Disabilities Act, past due boxes, abandoned property and many other legal and compliance issues have caused great concern and confusion for the safe deposit industry. During this webinar, you will receive current information about all of these issues and an in-depth explanation about how they impact on your financial institution and your safe deposit box renters.

David McGuinn, a former Sr. Vice President/Cashier and nationally known expert in the area of safe deposit, will provide clear concise answers to complicated questions regarding your institution's responsibility and potential liability. He will also identify and discuss various compliance issues relating to each legal topic.

Covered Topics:

- Does the "Beneficial Ownership of Legal Entities" law apply to business boxes?
- What "SEVEN" past due fees can be collected from a delinquent box renter?
- Who can legally access and remove contents from a deceased renter's box?
- Does the Servicemembers Civil Relief Act (SCRA) apply to past due boxes?
- Can you title a lease as a "living trust" or add a "payable of death" clause?
- What seven suspicious safe deposit transactions always trigger a SAR?
- How does the USA Patriot Act affect all safe deposit areas nationwide?
- What BSA & SAR violations are compliance examiners finding today?
- What should we do if dangerous content are found in a past due box?
- When are box contents sent to the Unclaimed Property Department?
- In most states who must be present when a past due box is drilled?
- How can poor box drilling procedures make a box renter very rich?
- Do you have "Right of Offset" against a past due renter's account?
- Can you report a past due box renter to a credit-reporting agency?
- What careful wording should be used in a FINAL past due notice?
- How does the American with Disabilities Act affect safe deposit?
- How should you answer a renter's question about insurance?
- Should a power of attorney be used to enter a renter's box?
- Can renters legally store money, guns or drugs in a box?

Who Should Attend:

This informative program is designed to update safe deposit supervisors, vault attendants, cashiers, branch managers, compliance & security officers, auditors, training directors, new account personnel and your in-house legal counsel.

Presenter:

David P. McGuinn, President of Safe Deposit Specialists, is a former banker with over 45 years of safe deposit experience and is often referred to nationwide as the safe deposit GURU. In all 50 states he has trained over 350,000 safe deposit personnel since 1969, and has served the industry as President of the American, Texas and Houston Safe Deposit Associations. Dave is a featured speaker for the American Bankers Association, Independent Community Bankers of America, National Association of Federal Credit Union and over 100 other financial associations. He has been interviewed by the Wall Street Journal, Money Magazine, New York Magazine, Fortune Magazine, Associated Press, National Public Radio (NPR), British Broadcasting Company (BBC), AARP, Bottom Line Financial, FDIC,

CUNA, CNN, CBS, FOX, ABC, NBC Nightly News, Inside Edition, Crime Watch, 20/20 and Court TV on current safe deposit issues. McGuinn has created numerous DVD and web training programs and his Safe Deposit Regulatory/Compliance Manual and Policy and Procedures Handbook are now the accepted standard for the financial industry.

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 Emerging Issues 2019

A web-based seminar
Wednesday, February 20, 2019
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

2019 brings new and emerging BSA issues to the forefront for examinations. These issues will continue to challenge BSA professionals to stay ahead of the curve in managing risk for your entity.

Covered Topics:

- Cybercrimes and the Dark Web
- CDD and Beneficial Ownership—where are we now?
- New CTR Changes
- New SAR Changes
- SARs, date field proposed changes, narratives and crimes
- Responding to negative news
- North Korea red flags
- Human trafficking
- Elder fraud
- Banking marijuana related businesses
- High risk customers and monitoring
- And much much more...

Who Should Attend:

BSA Officers, BSA support staff, compliance, training 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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Legal Issues of Checks

A web-based seminar
Thursday, February 21, 2019
1:30 pm - 3:30 pm CT



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Program Content:

Understanding endorsements and handling checks is crucial to making sound check cashing decisions. A check is a unique type of contract where ownership can be transferred by way of the endorsement on the back of the item. This program will look at who has the right to endorse the back of a check, and where is proper endorsement placement. We'll also look at what happens if a check is not endorsed properly, when it may be best not to accept the check at all due to missing or problem endorsements and why we do not put business checks into personal accounts and why we do not give less cash on business accounts.

Many "tricky" issues will be discussed, such as deceased customers, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements, and endorsements by powers of attorney. Learn the safe way to handle checks and be sure that you and your financial institution can be protected from loss on the negotiable instruments.

You won't want to miss this session! The information provided will produce confidence and a thorough understanding of the legal issues of endorsements.

Covered Topics:

- Who is the person entitled to endorse the check?
- What is a valid endorsement?
- Bearer versus Order Checks
- Who is the holder of a check, and what is the holder in due course?
- Ambiguous endorsements
- Endorsements for minors, deceased parties, business accounts
- Witnessed endorsements
- Check cashing issues for business accounts
- Endorsements on income tax checks
- Trustee and power of attorney endorsements
- The simplest rule about checks that will save your financial institutions thousands of dollars
- The connections between checks and account agreements - if you have not signed the signature card you cannot get the money
- Postdated, stale dated, erasures, alterations and more lessons we need to learn
- Why your institution needs to know about the negligence rule and the bank statement rule
- Should we check endorsements and send them back as "missing"?
- Treasury checks, postal money orders and other special checks
- Why we absolutely do not give cash back, cash or deposit into personal accounts checks made payable to a business

Who Should Attend:

This informative session is for tellers, head tellers, cashiers, managers, branch operations, bookkeeping, compliance officers who okay checks and deposit representatives who work with checks and accounts.

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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ACH Rule Changes: What's New in 2019

A web-based seminar
Friday, February 22, 2019
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

It may seem that ACH Rule changes were a bit stagnate for a few years, but there are more coming. And not just for Same Day ACH. You'll want to plan to join us for this class to ensure compliance. Bring your 2019 ACH Rule Book and we'll make sure you are comfortable with the changes. We'll also take a look at what happened last year, as a refresher.

Covered Topics:

- Review ACH Rule Changes in 2018
- ACH Rule changes effective 2019
- Review NACHA Initiatives

Who Should Attend:

This course is designed for compliance personnel, auditors, operations personnel, senior management and all other interested in gaining knowledge on ACH topics.

Presenter:

Mary Kate Cole, AAP, CAE, principal of MK Cole Consulting, has nearly two decades of bank operations experience. Kate is an experienced ACH Auditor as well as speaker on payments related topics. She was VP of the Upper Midwest ACH Association for over 15 years. At that time, she was responsible for member education, ACH Audits and problem solving as well as ACH Development projects. Kate has been active in several National ACH Association Rules Work Groups over her career. She is a popular speaker at both local and national conferences on electronic payments related topics.

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Excel Explained: Minimize Spreadsheet Errors

A web-based seminar
Monday, February 25, 2019
1:30 pm - 3:30 pm CT



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Program Content:

In this comprehensive presentation, Excel expert David Ringstrom, CPA, shares a variety of tricks and techniques you can use to improve the integrity of your Excel spreadsheets. You'll also discover methods for auditing the spreadsheets created by others. David shows you how to implement a variety of Excel features, including the Hide and Protect feature, the Conditional Formatting feature, the Table feature, the Data Validation feature, and the Custom Views feature. In addition, he explains how to perform dual lookups, sum disparate sections of a spreadsheet, preserve key formulas, identify duplicates, and more.

David demonstrates every technique at least twice: first, on a PowerPoint slide with numbered steps, and second, in the subscription-based Office 365 version of Excel. David draws your attention to any differences in the older versions of Excel (2019, 2016, 2013, and earlier) 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.

Office 365 is a subscription-based product that provides new-feature updates as often as monthly. Conversely, the perpetual licensed versions of Excel have feature sets that don't change. Perpetual licensed versions have year numbers, such as Excel 2019, Excel 2016, and so on.

Covered Topics:

- Utilizing the New Window and Arrange Windows commands to view two different worksheets simultaneously.
- Protecting workbooks to prevent users from renaming, hiding, unhiding, or otherwise affecting worksheets.
- Building resilience into spreadsheets by avoiding daisy-chained formulas.
- Improving the integrity of many Excel features by placing column headings within a single row instead of spanning two or more rows.
- Enabling selected users to access protected areas of a worksheet by way of the Allow Users to Edit Ranges feature.
- Limiting access to sensitive workbooks by way of password protection.
- Using range names to streamline formulas and bookmark key inputs within a workbook.
- Learning a simple design technique that greatly improves the integrity of Excel's SUM function.
- Preventing errors from the start by choosing from thousands of free Excel spreadsheet templates.
- Mastering the IFERROR function to display alternate values in lieu of a # sign error.
- Using Conditional Formatting to identify unlocked cells into which data can be entered.
- Improving the integrity of spreadsheets with Excel's VLOOKUP function.

Who Should Attend:

Practitioners who may benefit from improving the integrity of their Excel spreadsheets and boost their efficiency while doing so.

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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Opening Minor Accounts

A web-based seminar
Tuesday, February 26, 2019
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

During this webinar, you will learn how to answer your adult account holder's questions on how to set up accounts for grandchildren, for college, and many other reasons to set up minor accounts. We will review the basic legal ownerships you may offer for your minor account holders. We will talk about how to transition them into adult accounts. We will look at do's and don'ts of account card set up for minors.

Covered Topics:

- All the types of legal ownership for minors: UTMA, CESA, joint accounts, guardianships, social security representative payees and child actor trusts
- Issuing debit cards to minors
- Can a minor negotiate checks made payable to him or her
- Old stylings like "minor by" that can give big headaches
- Can you require two signatures on minor accounts? Can you let a minor sign a contract?
- What happens when the minor dies on an account? What happens when the adult passes away?
- Can minors take over the account at a certain age?
- Hotspots and troubling issues when you open accounts for minors

Who Should Attend:

This informative session will be useful for new account representatives, customer service representatives, member service representatives, branch administration, branch operations, branch managers, personal bankers, compliance, BSA and anyone who opens new accounts.

"The presenter [Deborah Crawford] was the best of any webinar I've attended!" -- Michelle Ward, Product Manager Debit and Prepaid, Commerce Bank

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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Onboarding Your New Hire

A web-based seminar
Tuesday, February 26, 2019
1:30 pm - 3:00 pm CT



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Recommended for 2 CE Credits

Program Content:

This is the description from our webinar that was presented in June 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

For Banks That Are Serious About Taking Onboarding Up a Notch

This dynamic program will help raise the bar when it comes to engaging and training new employees from the start. Showcase your culture to your new hires. Want some ideas on how to polish your culture? Those ideas are included in this highly popular topic.

How do you check all the required boxes while still maintaining the interest of your new hire? Wow them with a genuine interest and care in their success with your organization. Learn how to excel at new employee onboarding.

Covered Topics:

- Polish up your culture and get the word out about it to everyone
- Showcase your culture in every job interview and every launch of a new hire
- How to set the tone for success?
- The Four C's of onboarding: Compliance, Clarification, Culture and Connection
- Using the first two weeks of employment as a launching board
- Create an engaged employee from the start.
- Best practices to wow the new hire
- What is employee engagement?
- How do I train a new hire effectively?
- Provide coaching and support

Who Should Attend:

All call center managers, teller supervisors, HR, executive managers and branch managers

"This was a great afternoon of training!!!! THANK YOU!!!! Honey is such a fabulous presenter! I've been participating in her classes for years and years, and this is probably my favorite one thus far! It always amazes me how she is able to captivate her audience so genuinely, by just being on the phone!!! Using little things like long pauses of silence, keep participants like me on the edge of my seat!" -- Alice Price, SVP Training Officer, Bank of the Ozarks

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.

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It's Time for a TRID Check Up

A web-based seminar
Wednesday, February 27, 2019
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 February 2018. Please check back for a modified description. Topics may be updated, but registration is now open.

The July 2017 TRID updates become mandatory on October 1, 2018. Do you have questions? Do you feel like you're in need of a TRID check up? Well, you are in luck! We've put together a comprehensive two-hour TRID check-up webinar, which will translate, in plain English, requirements, interpretations, latest guidance and best practices.

Covered Topics:

- The Latest CFPB Updates & Guidance
- TRID Hot Spots
- The "Good Faith" Standard
- Shopping (the List & Loan Estimate vs. Closing Disclosure)
- Owner's and Lender's Title Insurance in Plain English
- Changed Circumstances
- Tolerance Cures
- And Much, Much More!

Who Should Attend:

Consumer real estate loan officers, loan processors, and compliance and audit personnel.

"The examples were real good and easily understood." -- Stephanie Kofron, Western States Bank

"Well researched and well prepared seminar with practical application."
-- Joanne Jackson, VP, Navient

Note: For this webinar, all questions submitted before or during the webinar will be answered during the live webinar, even if the time required exceeds two hours. If you register for any of our options (Live, OnDemand, CD) and would like to pre-submit questions before the live webinar date, please email those to info@ttstrain.com. When planning for the webinar, please allow extra time at the end if you wish to hear the Q&A. We regret that questions cannot be answered after the live webinar.

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.

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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W-9, W-8BEN and W-8BEN-E Forms and Info

A web-based seminar
Wednesday, February 27, 2019
1:30 pm - 3:30 pm CT



Recommended for 2.5 CE Credits

Program Content:

New W-9 reflects the new 24% back up withholding rate. During this program, we will do a line-by-line review of the W-9 and W-8BEN forms and the subsequent tax reporting to the IRS. This program will focus on what a US financial institution has to do from the tax reporting and documentation process. We will also look at the impact on 1042S reporting changes for nonresident aliens. Your job as a withholding agent has never been so important and the forms emphasize your importance in the tax reporting chain that affects this country and accounts for US persons overseas.

Covered Topics:

- Line by line review of the W-9
- Exemption codes on the W-9 and FATCA exemption codes
- SSNs, ITINs and EINs who needs what
- IRS reporting on the 1099 Int and the 1042S
- What happens when name and TIN do not match?
- B notices and fines
- How does the IRS set up name control files?
- Line by Line Instruction on the W8BEN and W-8BEN E
- What is a nonresident alien? What if there is no country address?
- Basic understanding of FATCA and how it impacts your organization
- Documenting GIIN for foreign financial institutions

Who Should Attend:

This webinar is designed for deposit operations, deposit compliance, new accounts, bookkeeping, IRS reporting specialist and any person who opens accounts or reports interest to the IRS.

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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Federal Benefit Payments Garnishment Requirements

A web-based seminar
Thursday, February 28, 2019
10:00 am - 12:00 pm CT



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Recommended for 2.5 CE Credits

Program Content:

On May 29, 2013, the U.S. Department of Treasury, along with several federal agencies, including the Social Security Administration, the Department of Veterans Affairs, the Railroad Retirement Board, and the Office of Personnel Management, published the Final Rule on the Garnishment of Accounts Containing Federal Benefit Payments. The final rule supersedes the laws of many states pertaining to how financial institutions process garnishments. It will also apply to the processing of state tax levies and warrants.

Covered Topics:

- A general review of the requirements for processing garnishments and state tax levies under the final rule
- The special terminology that applies
- The detailed steps financial institutions need to take when processing garnishment and levy requests
- Examples of how the rules impact garnishment and levy answers, and hold amounts
- Model language and sample forms that can be used when providing notice pursuant to the rules

Who Should Attend:

Compliance officers, legal counsel and financial institution personnel who process garnishment answers

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.

Currently, she serves as an adjunct instructor at Washburn University School of Law. She has previously been an adjunct instructor at the University of Kansas School of Law, and is a frequent presenter for banking schools and financial associations.

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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Alert! Prepaid Accounts Final Rule Effective April 1, 2019

A web-based seminar
Thursday, February 28, 2019
1:30 pm - 3:30 pm CT



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Recommended for 2.5 CE Credits

Program Content:

The Bureau is finalizing amendments to its rule governing prepaid accounts under Regulations E and Z that make modifications to several aspects of that rule and extend the overall effective date of the rule to April 1, 2019.

New comprehensive consumer protections for prepaid accounts under Regulations E and Z, including tailored provisions governing disclosures, limited liability and error resolution, periodic statements, and the posting of account agreements. The final rule also regulates overdraft credit features that may be offered in conjunction with prepaid accounts.

During this webinar, you will receive a compliance checklist and a comprehensive look at the rule. Sample policy and procedure language will also be provided.

Covered Topics:

- What is a Prepaid Account?
- What are the consumer protections for prepaid accounts?
- Disclosure requirements
- Liability and Error resolution rules
- Periodic statement requirements
- Posting of account agreements
- Compliance checklist and policy

Who Should Attend:

Compliance Officers, Branch Administration, Branch Operations, Training and Regulation E Managers.

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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