



**Legal Issues of New Account Documentation & Compliance**  
**“Knowledge + Training = Loss Prevention”**  
**March 23, 2010 – Clubhouse Hotel & Suites, Sioux Falls**

**About the Program**

**The facts are in!** Many financial institutions are increasingly taking more losses in the new account area than in the loan area. The reason – not recognizing fraudulent accounts! Too often new account personnel receive twenty minutes of training before opening their first account. Most of the expertise is gained "on the job" which results in an environment of insecurity and vulnerability for new account representatives and unnecessary losses for the financial institution. With all the new compliance regulations, it seems like we are now conducting New Account "Interrogations" rather than New Account "Interviews"! This full day annual review teaches new account personnel: proper account opening procedures and compliance requirements; the five crucial pieces of information including **proper identification and the correct TIN** for every new account; the **four fundamental questions** that should be asked of every potential accountholder:

1. Who owns the funds in the account?
2. Who has access to the funds in the account?
3. What is the purpose of the account?
4. If a business account: What type of legal entity is this?

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

**Schedule**

8:30 – 9:00 am CT..... Registration  
 9:00 – Noon CT..... Program  
 Noon - 1:00 pm CT ..... SDBA Host Luncheon Break  
 1:00 4:00 pm CT ..... Program Continues

**Registration Fee**

**Early Registration Will Save You Money**

Registration Fee.....\$225/person  
 Non Member Fee.....\$330/person  
 After Mar 9th .....add \$30/person  
 On-Site .....add \$40/person

The registration fee includes the program, handout, breaks, and luncheon.

**Make checks payable to SDBA or register on-line at [www.sdba.com](http://www.sdba.com); click on Calendar of Events-Visa or Mastercard**

**Registration Form**

<b>March 23, 2010</b>	Bank _____
<i>Legal Issues of New Accounts Documentation &amp; Compliance</i>	Address _____
	City/State/Zip _____
	Phone _____

Please register the following : NAME	E-Mail

**Make checks payable to SDBA**  
 Fee \$225 /person; Non member fee \$335; after Mar 9th, add \$30/person; on-site add \$40/person  
**Total Enclosed: \$ \_\_\_\_\_**

## About the Speaker

**Patrice M. Konarik, CFP™**, is president and founder of Sunwest Training Corp. located near San Antonio, Texas. With over 25 years experience in the financial industry, Patrice has focused her expertise on the retirement and new account areas and is currently providing training in 25 states. She has a BS from New York's Binghamton University and earned her Certified Financial Planner™ designation in 1990. Patrice brings the information to life with her humorous training style, in-depth knowledge and an unlimited supply of "true life" examples.

## What You Will Learn

- ◆ Understanding Signature Card Contracts and the Consequences
- ◆ TIN Compliance - including SSN vs. EIN and W-9 vs. W-8BEN
- ◆ Proper Business Account Documentation and Resolutions for:
  - ◆ Sole Proprietorships, General and Limited Partnerships, Corporations; LLC and LLP Entities
  - ◆ Negotiating checks made payable to a business
  - ◆ Non-profit Associations and Charitable Organizations
- ◆ Proper Account Opening Procedures and Required Documentation for:
  - Individual Accounts; Individual Accounts Authorized Signers or Agents
  - Joint Accounts With Rights of Survivorship and Tenants-In-Common Without Rights of Survivorship
  - Power of Attorneys - In House Form and Out-of-House Form
  - Formal Trust Accounts - Living Trusts; Revocable and Irrevocable
  - Informal Trust Accounts - POD and Revocable Trust Accounts
  - Uniform Transfer To Minors Act Accounts;
  - Estate Accounts: Deceased Accountholders and Guardianships

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

## Who Should Attend

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

## Tax Information

The cost includes \$22.00 for meals and breaks. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

## Refund Policy

Refund of registration fees will be issued according to the following policy:

- ☉ 100% for cancellations received one week or more before the seminar
- ☉ 75% for cancellations received 3 to 6 days before the seminar
- ☉ no refund for cancellations received within 2 days of the seminar

## Seminar Location

Carpooling? See list of registrants posted at [www.sdba.com](http://www.sdba.com).

### Clubhouse Hotel & Suites

2320 S. Louise Avenue ◆ Sioux Falls, SD  
(I-29 exit #78, one block east)  
☎ (605) 361-8700

Website: [www.siouxfalls.clubhouseinn.com](http://www.siouxfalls.clubhouseinn.com)

If you require overnight lodging, contact the hotel to make your reservations