



AND



PROUDLY PRESENT:

WESTERN STATES

DEPOSIT ACCOUNTS: LEGAL ISSUES, DOCUMENTATION AND COMPLIANCE

FACILITATED BY **PATRICE KONARIK, CFP**

<p>COLORADO SPRINGS WEDNESDAY, MAY 5, 2010 8:30am to 4:00pm Embassy Suites, 7290 Commerce Center Drive</p>	<p>DENVER THURSDAY, MAY 6, 2010 8:30am to 4:00pm Stern Training Center, 1009 Grant Street</p>
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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. In addition to this, are the new compliance requirements resulting from the 9/11 attacks and initiated by section 326 of the USA PATRIOT Act. The **CUSTOMER IDENTIFICATION PROGRAM** will be overviewed in the workshop.

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

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

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

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

WHO SHOULD ATTEND?

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

PATRICE KONARIK, CFP, is president and founder of Sunwest Training Corp. located near Galveston, Texas. She has over 20 years experience in the banking industry specializing in Deposit Accounts and IRAs, and is currently providing training in these areas on a nationwide basis. Patrice earned her BS in Management from Binghamton University in New York received her Certified Financial Planner™ in 1990. She brings technical information to life with her in-depth knowledge, keen sense of humor and unlimited supply of "true life" examples.

\$250.00* Member Early / \$275.00* Member Regular
REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR), RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!

REGISTRATION FORM (Course #CR6213-CBA)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

COLORADO SPRINGS (5/5/10-11)

DENVER (5/6/10-A1)

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Company _____

Street Address _____

Phone _____ Fax _____

*Authorization for Billing _____

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

Card # _____ Exp. Date _____

Cardholder's Name _____ Signature _____

REGISTRATION GUIDELINE:

*Register by **APRIL 21, 2010** to receive the discounted "Early" tuition rate. NO REFUNDS WILL BE GIVEN AFTER APRIL 21st, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to April 21st will be subject to a \$75 withdrawal fee. (\$500 / \$525 non-member)