



## **Certificates of Deposit (CDs): Compliance, Signature Cards, Disclosures**

**Tuesday, February 23, 2010**

3:00 pm – 4:30 pm Eastern

**WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM**

Most banks no longer offer “negotiable” Certificates of Deposit. Then why do we still have CDs endorsed, file them, and treat them like the negotiable certificates of years past? Some banks have incorporated a signature card into the CD process and combined the old and new ways; some have completely discarded the instrument and now use a signature card/account agreement; and some banks do both. Your bank can determine its own policy/preference as you ease into paperless account opening procedures. This vital session will look at the regulations’ requirements, why signature card contracts are needed, and the best practices in today’s era of partial withdrawals.

### **HIGHLIGHTS**

- Regulation D: What is a time deposit and what are the restrictions?
- When can penalties be waived? When not?
- Are CDs still negotiable? If not, then what is the importance of the signature card contract?
- Who signs the signature card? What if all parties have not signed?
- Can we allow partial withdrawals on CDs? What are the risks?
- Regulation DD: What are the notice and disclosure requirements for CDs?
- Taxpayer identification number certification: W-9s, W-8BENs, and EINs

### **WHY SHOULD YOU PARTICIPATE?**

This session is a cost-effective way to train your frontline staff and management on the changing world of CDs. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

### **WHO SHOULD ATTEND?**

This informative session would best suit customer service representatives, personal bankers, branch administration, compliance personnel, trainers, branch managers, and those who work directly with customers.

**PLEASE NOTE:** Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

### **ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.**

Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor’s and master’s degrees.

Debbie specializes in the education of financial institution employees and officers in the area of deposit account laws, new account documentation, insurance, complex compliance regulations and IRAs.