

## Frontline *SkillWorks*: Top 10 Reasons Your Customer May Not Be Fully Insured by the FDIC

Tuesday, January 26, 2010

3:00 pm – 4:30 pm Eastern

### WEBINAR – ON-DEMAND WEB LINK – FREE CD ROM

You are talking to one of your most loyal and wealthy customers. The customer asks, “Am I insured?” You pull the account cards and find some are 20 years old. They have missing signatures, erasures, and some suffixes without contracts at all. Is your customer properly insured?

Account reviews and proper training can help you identify issues and changes that may be necessary – especially for accounts that were opened before Customer Identification Program regulations became effective. Proper execution of account titling, signature cards, and resolutions is critical to ensure your customers are covered under the FDIC deposit insurance policies and guidelines. You must understand the connection between ownership and FDIC coverage to know whether accounts are adequately covered. Learn ten reasons why your customer might not be fully insured and how to avoid them.

#### HIGHLIGHTS

- Has your customer signed “personally” on signature cards?
- Does your customer have Certificates of Deposit or CDs with “mixed conjunctions?”
- Does the POD designation have a “qualifying beneficiary?”
- Is POD in the “title” of the account?
- Do you have joint accounts that are trusts or corporations?
- Unclear signature cards that default to “individual”
- Do you have corporations with more than \$250,000?
- Are your nonprofit organizations set up as “personal accounts?”
- Are sole proprietor accounts counted for business insurance?
- What happens when accounts are unclear and default from normal coverage?

#### WHO SHOULD ATTEND?

This informative session is directed to customer service representatives, tellers, personal bankers, branch managers, branch administration, officers, presidents, and all employees who may answer customer questions about FDIC insurance.

**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.

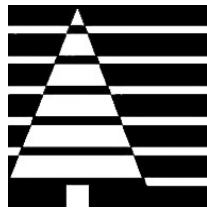
Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor’s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

## REGISTRATION FORM

Mail Your Registration Form To:  
Maine Association of Community Banks  
489 Congress Street  
Portland, ME 04101-3430

Fax Your Registration Form To:  
207.774.5693

E-Mail Your Registration Form To:  
grayd@meceb.com



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### PROGRAM DELIVERY OPTIONS

MEMBER	NON-MEMBER	DELIVERY OPTIONS ( <i>NEW</i> )
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<input type="checkbox"/> 215.00	<input type="checkbox"/> 315.00	On-Demand Web Link & CD Rom (recording of the live webinar including audio, visuals, handouts & presenter's e-mail address - available 5 days following live webinar date for 6 months - plus free CD Rom)
<input type="checkbox"/> 323.00	<input type="checkbox"/> 423.00	Both Live Webinar & On-Demand Web Link (includes free CD Rom) (Combines the above options)

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For more information, please call Drinda Gray at Maine Association of Community Banks at 207.791.8400  
Electronic registration files may be e-mailed to grayd@meceb.com