

# Mark Your Calendar

## DEPOSIT ACCOUNTS WORKSHOPS

**Tuesday, October 1, 2013 — Sheraton Colonial, Wakefield**

**Tuesday, October 22, 2013 — The Clarion Hotel Northampton**

**Wednesday, October 30, 2013 — Holiday Inn, Mansfield**

Accepting and servicing deposit account relationships for a wide range of customers is a core function of banking. These accounts must be managed in accordance with numerous state and federal laws and regulations governing accounts, as well as sound banking practice.

A most popular conference, this year's Deposit Accounts Workshops again will be highly interactive utilizing case studies, table discussion, and in-depth presentations by a panel of speakers. There will be heavy emphasis on the more complicated questions regarding opening and maintaining small business and non-profit accounts, living trusts, senior citizens, the new Uniform Trust & Probate Code, probate issues, durable power of attorney questions, and opening accounts over the Internet. **Attendees are encouraged to e-mail questions or unique problems in advance to David E. Floreen at [dfloreen@massbankers.org](mailto:dfloreen@massbankers.org).**

Each participant will receive the 2013 edition of the Association's *Handbook on Deposit Accounts in Massachusetts* plus additional material on agenda topics. **Attendees are urged to bring copies of or be familiar with their bank's deposit account agreements or documents covering business and personal accounts, signature cards, business resolutions, and forms routinely used to open or modify personal, fiduciary or business accounts.**

### Who Should Attend:

This program is targeted to advanced branch, compliance, marketing, operations and training officers who have significant retail banking experience or those who need to expand their knowledge.

### You Will Benefit by Learning About:

- ❖ Account Opening and Documentation Procedures
- ❖ Reviewing 326 CIP Procedures/Non-U.S. Citizens
- ❖ Opening, Maintaining and Servicing Business and Non-profit Accounts
- ❖ The New Massachusetts Uniform Trust and Probate Code
- ❖ Power of Attorney Guidance, Intergenerational, Trust, Uniform Probate Code and Fiduciary Issues and Deceased Depositor Concerns
- ❖ Review of UCC Articles 3 and 4 Covering Checks and Deposits
- ❖ Notary Public and Funeral Trust Updates

### Among the Speakers:

**David E. Floreen**, Senior Vice President, Massachusetts Bankers Association, Boston, MA

**Denise A. Gaudet**, Deputy General Counsel, Sovereign Bank, Boston, MA

**David M. Moore**, Staff Attorney, Sovereign Bank, Boston

### Directions:

#### Sheraton Colonial:

##### From East

Take Interstate 128/95 and take Exit 42 (Salem Street). At the bottom of the exit ramp, turn right. The hotel is 200 feet on the right.

##### From North

Take I-93 South to I-95/128 North and travel for approximately 4 miles to Exit 42.

##### From West

Take Interstate 90 East to Interstate 128/95 North 20 miles to Exit 42 (Salem Street). Turn left off of the ramp, then turn left again at Sunoco. The hotel is 200 feet on the right.

#### From Boston/Logan Airport

Take Interstate 93 North to Interstate 128/95 North and take Salem Street (Exit 42). Turn left at the end of the ramp, and then turn left at the gas station onto Audubon Road. The hotel is 200 feet on the right.

**The Clarion Hotel, Northampton** — Located at Exit 18, Interstate 91, in Northampton. For additional information contact the hotel directly at (413) 586-1211.

**The Holiday Inn, Mansfield** — From Route 95 North or South: Take Exit 7A (Mansfield, Route 140). At the second set of lights, take a right onto Forbes Boulevard. Follow to the end and the Holiday Inn, Mansfield is across the street. For additional information contact the hotel at (508) 339-2200.

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### **Preliminary Agenda**

8:30 a.m. **Registration, Coffee, Tea, Pastries**

9:00 a.m. **Welcome, Introductory Remarks**

David E. Floreen, Senior Vice President, MBA

9:10 a.m. **Account Opening, Depositor Relations Issues**

Verification, Identification, TIN Certification, Credit Reporting, BSA and 326 CIP Review, Internet and Mobile Banking, Soliciting Deposits, Declining and Closing Accounts

Change of Address/Names, MMDAs, Pre-Authorization Transfers and Other EFT Issues

10:30 a.m. **Privacy Issues; Protecting Information**

Identity Theft, Sharing, Divulging, Protecting, Selling Information

10:45 a.m. **Coffee Break**

11:00 a.m. **Intergenerational, Aging and Deceased Depositors; Trust, Probate and Fiduciary Issues**

- Probate Court Procedures and Terms, Power of Attorney Policies
- Living, Revocable and Irrevocable Trusts, Reviewing Trust Documents, Trust Certification Procedures
- Burial Accounts, Adding Self as Joint Owner, Wills, Safe Deposit Box Access, Court Orders
- Depositing into UTMAs, Totten Trusts, Notary Rules, 18-65 Policies

12:30 p.m. **Lunch**

1:30 p.m. **Business and Non-Profit Deposit Accounts**

Documentation and Titling Issues, Monitoring Activities and Deposits, Sole Proprietorships; Business, Realty and Nominee Trusts

2:30 p.m. **Break**

2:45 p.m. **Basic Review of Features of UCC 3 and 4 Check and Payment Issues**

Forged Endorsements, Fictitious Payee, Stolen and Lost Checks, Wrongful Dishonor, Stop Payments; Holder in Due Course, Business Debit Cards, Unauthorized Signatures, etc.

3:45 p.m. **Questions and Answers**

4:00 p.m. **Adjourn**

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Please print or type:

Institution \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ FAX \_\_\_\_\_

Please register the following persons:

Name _____	Name _____
Nickname for Badge _____	Nickname for Badge _____
Corporate Title _____	Corporate Title _____
Workshop Location _____	Workshop Location _____
Email _____	Email _____
Name _____	Name _____
Nickname for Badge _____	Nickname for Badge _____
Corporate Title _____	Corporate Title _____
Workshop Location _____	Workshop Location _____
Email _____	Email _____

## Registration per person

Member: \$215.00 Amount Enclosed \$ \_\_\_\_\_

Non-member: \$430.00 Amount Enclosed \$ \_\_\_\_\_

### Three Easy Ways to Register

**Online:** www.massbankers.org

**Fax:** Credit card registrations to our secure fax line 617-249-0441

We cannot accept credit card payments via email.

**Mail:** Send this **form with a check** to:

Massachusetts Bankers Association-DAW13

One Washington Mall, 8th Floor, Boston, MA 02108-2603

### Credit Card

MasterCard  Visa  American Express  Discover

Card Number \_\_\_\_\_

Expiration Date \_\_\_\_\_

Signature \_\_\_\_\_

Amount \_\_\_\_\_

**Cancellation and refund policy:** A \$25 per person cancellation fee will be charged. No refunds for cancellations made within three business days of each workshop. Substitutions from your bank are encouraged if you are unable to attend. Please note that if you don't cancel and don't attend, you are still responsible for the entire registration fee, however seminar materials will be sent to you. If you register within three days of the program and then cancel or fail to show, you will be invoiced for the full registration amount.

**Application Deadline:** To assist us in planning, applications should be received no later than **9/27/13; 10/18/13 and 10/28/13 respectively**. Please direct inquiries or cancellation information to Pat Tabolsky, registrar, ptabolsky@massbankers.org.

**Payment must accompany all non-member registrations.**