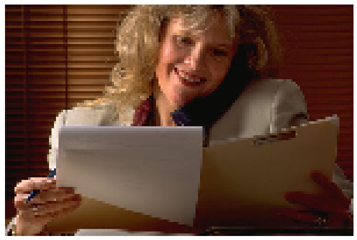
Legal Issues of New Account Documentation

March 24, 2010 – Ramada Plaza Suites, Fargo ND
March 25, 2010 – Radisson Hotel, Bismarck ND

"Knowledge + Training = Loss Prevention"

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 bank. With all the new compliance regulations, it seems like we are now conducting new account interrogations instead of new account interviews.

Who Should Attend?

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

Program Highlights

This full-day program teaches new account personnel:

- Proper account opening procedures and compliance requirements
- Five crucial pieces of information including proper identification and the correct TIN for every new account
- 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 busines account: what type of legal intity is this?

The seminar manual, which is customized to North Dakota law, has become known as the 'technical reference handbook' for new account departments.

Please bring a copy of your bank's signature cards and account agreement to the workshop.

NDBA Registration Form — Legal Issues of New Account Documentation • March 24 & 25, 2010

Registration Information
(Registration fee is per person)

	Advance	After 3/5
NDBA Member	$215	$245
Nonmember	$325	$355

Mail this form with payment to:
North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502

Or **Fax** to 701.258.0218
Or **Register online** at www.ndba.com

Questions?
Call 701.223.5303.

Bank: ____________________
Address: ____________________
City/State/Zip: ____________________
Phone: ____________________

Registrants (first & last name) — *Choose location:*

1. ____________________ ❑ Fargo - March 24 ❑ Bismarck - March 25
E-mail: ____________________
Branch location: ____________________

2. ____________________ ❑ Fargo - March 24 ❑ Bismarck - March 25
E-mail: ____________________
Branch location: ____________________

3. ____________________ ❑ Fargo - March 24 ❑ Bismarck - March 25
E-mail: ____________________
Branch location: ____________________

Total Due: ____________

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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
  - nonprofit 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
  - powers of attorney: in-house form and out-of-house form
  - formal trust accounts: living trusts; revocable and irrevocable
  - informal trust accounts: POD and revocable trust accounts
  - estate accounts: deceased accountholders and guardianships
  - Uniform Transfer To Minors Act accounts

Seminar Locations

March 24
Ramada Plaza Suites
1635 42nd St SW
Fargo ND 58103
Phone: 701.277.9000
Room rate: $89
Release date: February 18

March 25
Radisson Hotel
605 E Broadway Ave
Bismarck ND
Phone: 701.255.6000
Room rate: $84
Release date: February 24

Lodging

For room reservations, call the hotels directly and be sure to mention NDBA to get the best rate.

About the Presenter

Patrice M. Konarik, CFP, is president and founder of Sunwest Training Corporation located near San Antonio, Texas. With over 25 years experience in the banking industry, Patrice has focused her expertise on the retirement and new account areas and provides training in 22 states. She has a bachelor's degree from New York's Binghamton University and earned her Certified Financial Planner™ designation in 1990. Patrice brings the information to life with her humorous approach, in-depth knowledge and an unlimited supply of "true life" examples.

Schedule

8:30-9:00 a.m.	Registration & Continental Breakfast
9:00 a.m.-Noon	**Program**
12:00-1:00 p.m.	NDBA Hosted Lunch
1:00-4:00 p.m.	**Program**

Registration Fees

Early registration will save you money! Fees listed are per person.

	Advance	After 3/5
NDBA Member	$215	$245
Nonmember	$325	$355

Seminar Confirmation

Please save a copy of this flyer as a confirmation for details of this event.

Tax Disclaimer

The cost for meals and breaks at the seminar is $21. 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 less $20 will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed any time.

NORTH DAKOTA BANKERS ASSOCIATION

Questions? Call NDBA at 701.223.5303.