



2020 Frontline Seminar

Dissecting Disclosures:

Analyzing Business Account Operations for ND Banks

Sept. 15 • 9 a.m.-12 p.m. (CT)

OR

Sept. 16 • 9 a.m.-12 p.m. (CT)

Sessions held ONLINE in webinar format

Opening even a basic business checking account can be an operation involving considerable time, paperwork, and risk! Every account holder's situation is different and there is often uncertainty about account ownership, the required identification, and how to conduct appropriate due diligence. Meeting the regulatory requirements along with making the customer aware of all the products and services your bank offers to meet their needs and striving to provide a positive service experience throughout the process, can be a daunting task.

This jam-packed session will dissect all of the state legal issues for ownership and documentation of business, estate and trust accounts. We will walk through the account opening operation from pre-op, to the procedure table, to post-op recovery and provide you with loads of tools to take back to your bank and incorporate into your process.

Learning Objectives:

- **Knowing & Identifying Your Customer** - A review of CIP and CDD requirements including documentary and non-documentary identification methods, risk profiles and tax identification numbers.
- **Enhanced Due Diligence for High-Risk Customers** - A review of additional documentation and monitoring procedures for those customers deemed high-risk by the regulators and your bank, including a discussion on hemp related businesses.
- **Ownership, Authorities and Documentation for Business Account Types** - A review of common ownership types and the account titling, ownership, authorities, CIP verification, and tax reporting associated with each.
- **Review of Required New Account Disclosures** - A thorough review of disclosures required at account opening.

Presenter - Dawn Kincaid:



Dawn Kincaid began her banking career while attending Ohio State University. She has sixteen years' experience in client service, operations, information technology, administrative and board relations, marketing, and compliance. Most recently Dawn served as the Senior Vice President of Operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. Dawn has served in the roles of Compliance, BSA/AML, CRA, Privacy, and Security Officer.

She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, and coordinated internal and external audits and exams.

Who Should Attend

This informative session is designed for New Accounts Personnel, Deposit Operations Personnel, Branch Managers, and Compliance Officers.

This is a Certified Frontline Program and counts toward your Frontline Certification.

2020 Frontline - Dissecting Disclosures: Analyzing Business Account Operations for ND Banks

This **one day** course will be offered on September 15, 2020, and September 16, 2020.
Participants must indicate which day they wish to participate in on their registration form.

Agenda - Seminar Held Via Webinar

Sept. 15 9:00 a.m. - 12:00 p.m. (CT)
Sept. 16 9:00 a.m. - 12:00 p.m. (CT)

Registration Fee*

ICBND Member (live session)	\$125.00 per person
ICBND Member (recorded session)	\$290.00
Non-ICBND Member (live session)	\$250.00 per person
Non-ICBND Member (recorded session)	\$350.00

This session qualifies for
3 hours of continued
education and counts
towards your
ICBND Frontline
Certification

* Fees include materials

** Eligible non-member banks may apply the difference of the non-member registration fee minus the ICBND member registration fee towards their current year membership dues if they choose to join the association after the session.

Select Date: September 15, 2020 September 16, 2020

Bank Name: _____

Mailing/Billing Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____ Email: _____

1st Attendee Name: _____ Email: _____

2nd Attendee Name: _____ Email: _____

3rd Attendee Name: _____ Email: _____

_____ Invoice Bank _____ Check Enclosed for \$ _____

_____ Credit Card _____ Exp Date: _____

Name on Card: _____

Address for Card: _____

If you have additional attendees, please attach a separate sheet including names and emails for each attendee.

Register by...

Phone:
701-258-7121
800-862-0672

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Bismarck ND 58506

Online:
www.icbnd.com

