



2021 Frontline Seminar

Meeting Challenges & Preparing for Hot Buttons on the Horizon

December 1, 2021 • Minot, ND
December 2, 2021 • Bismarck, ND

Registration & Meal: 5:30 p.m. (CT)
Seminar: 6:00 p.m. (CT) - 9:00 p.m. (CT)

During our early education years, we all wanted to know what was going to be on the test. Well, the regulatory compliance examination world is no different, we want to know what is going to be reviewed! Lucky for us the regulators have provided examples of recently identified compliance issues cited in recent bank exams. In this session we will review the issues related to deposit compliance and specifically those that impact your duties as a member of the frontline team. We will provide hands on training that will enable you to avoid similar errors, test for these compliance weaknesses and implement corrective action if needed!

Working with relatives of an accountholder who has recently passed can be difficult and emotionally trying. The situation becomes more stressful when financial institution representatives are unsure of proper procedures to follow in various situations. Who has rights to the accountholder's funds? What documents are required? How long can we continue to pay items after the accountholder has passed? What is needed to establish an estate account? What if someone needs access to important documents that are in the accountholder's safe deposit box? In this session, we will also address these questions and more to give you the information you need to assist family members and representatives of the accountholder through this challenging time.

In addition, you will be provided with helpful tools you can utilize in your daily routine to guide you through regulatory requirements, aid in identifying red flags and assist in answering accountholder questions. Those new to the frontline as well as those seasoned staff members looking to meet their annual training requirements will not want to miss this jam-packed, fast-paced session!

Learning Objectives:

- **Avoiding the Most Cited Deposit Issue by Examiners: Reg E** - Discussion of important issues for error resolution and how to handle stop payments.
- **Accurately Calculating the Amount & Timing of Reg CC Holds** - Examples of exception holds including when to use and how much needs to be made available to your depositors.
- **Recognizing and Responding to Check Fraud** - Identifying potential instances of check fraud and educating your customers to help them avoid becoming a victim.
- **Meeting Enhanced BSA Expectations** - A review of CTR, CDD and SAR Requirements as they relate to high-risk customers and transactions.
- **Impact of Account Setup on the Requirements for When an Owner Passes** - Discussion of the effects on account titling, account ownership, transaction authority, deposit insurance and tax reporting requirements when an account holder passes, including the roles of POAs, PODs and authorized signers.
- **Procedures for Dispersing Account Funds After the Owner Passes** - Review documents required to ensure funds are appropriately transferred or dispersed following the death of an account owner, including general best practices of probate vs. non-probate assets.

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 Frontline Personnel, Universal Bankers, New Accounts Personnel, Deposit Operations Personnel, Branch Managers, and Compliance Officers.

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Dec. 1 Minot - Sleep Inn & Suites Conference Center (2400 10th St SW)

Dec. 2 Bismarck - Ramkota Hotel & Conference Center (800 S 3rd Str)

**A block of rooms has been made available at both hotels.*

Agenda

5:30 p.m. (CT)

Registration and Buffet Meal

6:00 p.m.-9:00 p.m. (CT)

Seminar

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

Registration Fee

ICBND Member (*live session*)

\$175.00 per person for first two attendees from same institution

\$125.00 per person thereafter

Non-ICBND Member (*live session*)

\$250.00 per person for first two attendees from same institution

\$200.00 per person thereafter

ICBND Member (*recorded session*)

\$275.00 per financial institution - unlimited number of viewings

Non-ICBND Member (*recorded session*)

\$350.00 per financial institution - unlimited number of viewing

**Recorded session will be made available following the completion of the live sessions*

Registration Form

Select Location:

☐ Dec. 1, 2021 - Minot

☐ Dec. 2, 2021 - Bismarck

Bank Name: _____

Mailing/Billing Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____ Email: _____

Attendee Name: _____ Email: _____

Attendee Name: _____ Email: _____

Attendee Name: _____ Email: _____

Attendee Name: _____ Email: _____

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

Mail:

PO Box 6128
Bismarck, ND 58506

Online:

www.icbnd.com

