

PROFESSIONAL BANK SERVICES IN CONJUNCTION WITH INDEPENDENT BANKERS OF COLORADO  
IS PLEASED TO OFFER THE MOST COMPREHENSIVE FULL-DAY SEMINAR

# 2017 COLORADO DEPOSIT DOCUMENTATION

What is the difference between "joint with rights of survivorship" and "tenants in common"? What is a revocable living trust and how do we document it? Do we really need a corporate resolution? How do we open accounts for minors?

Have you or someone at your institution asked these questions and others like them? If so, don't miss this seminar.

The focus is on the day the account is opened. It provides hard to get state law requirements for ownership and documentation. Attendees learn the "why" behind standard operating procedures. The program also covers CIP procedures and IRS Reporting compliance issues.

The manual and the presentation suggest the procedures for standardizing the account opening process. The speaker uses "plain language" and "real-world" examples. Attendee participation is encouraged throughout the program.

## What You Will Learn

### Account Opening Procedures

- Customer Identification
- Verify Depositor Information
- Standardizing Procedures

### Taxpayer ID No. Documentation

- Obtaining the Appropriate TIN
- Required Certifications
- Nonresident Alien Requirements

### Account Titles

- Individual Accounts
- Single or Multiple Party Account with Designated Agent
- Informal Trusts
- Uniform Transfers to Minors Act
- Minor Accounts
- Joint Accounts with Rights of Survivorship
- Joint Accounts without Rights of Survivorship
- Payable on Death Accounts
- Funeral Trust Accounts
- Estate Accounts
- Valid Trust
- Pension Plans
- Grantor Trust – Revocable Living Trusts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Lawyer's Trust Accounts
- Political Campaign Funds

### Proper Documentation

- Personal Accounts
- Business Accounts
- Fiduciary Accounts
- Organizational Accounts
- Powers of Attorney

### Handling Requests for Change

- Changes at Request of Customer
- Changes Due to Death
- Adding Owners
- Deleting Owners



## Seminar Speakers

**Joequetta Jackson** is a Vice President at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

## Who Should Attend

This is a comprehensive seminar developed for new accounts personnel, auditors, bookkeepers, operations officers and others who have responsibility for administering customer accounts. It is a fast-paced introduction for the new employee who needs an overview of deposit accounts and is designed to "tie everything together" for experienced personnel. No advance preparation is required.

**Program Level: Basic**

## Seminar Agenda

**All times are local at seminar site.**

<b>Registration</b>	8:30 am
<b>Program</b>	9:00 am - 4:00 pm
<b>Lunch (included)</b>	12:00 noon - 1:00 pm
<b>Instructional Method</b>	Group-Live





## Dates & Locations

**January 4, 2017**

Embassy Suites  
Colorado Springs  
7290 Commerce Center Dr  
Colorado Springs, CO 80919  
719-599-9100

**January 5, 2017**

Hilton Garden Inn  
Denver Airport  
16475 E 40th Circle  
Aurora, CO 80011  
303-371-9393

### Seminar Fee Includes:

- ✓ Lunch
  - ✓ Coffee Breaks
  - ✓ All Course Materials
- Breakfast and parking are on your own.

## Additional Information

### Program Level Basic

**The Manual** The seminar manual is a comprehensive guide with detailed outlines and sample forms. It serves as a desktop reference for questions relating to the deposit function.

**Field Of Study** Specialized Knowledge and Applications.

**Prerequisites/Advanced Preparation** None required.

**Questions? Call 800-523-4778.** For program questions, more information or refunds, select option 1 (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, select ext. 222.

**Cancellation Policy** If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

**Suggested Dress** Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

**PBS Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.



### NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

Professional Bank Services, Inc., Louisville, KY, is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.learningmarket.org](http://www.learningmarket.org).

## How to Register

**MAKE CHECK PAYABLE TO:**  
Professional Bank Services, Inc.

**MAIL FORM BELOW TO:**  
Education Division  
Professional Bank Services, Inc.  
Suite 305  
6200 Dutchman's Lane  
Louisville, KY 40205

**ADDITIONAL WAYS TO REGISTER:**  
*Charge Payments Only*

1. **ONLINE: WWW.PROBANK.COM**  
Enter Code: **17IBC35**
2. **BY FAX: 502-451-6755**  
Use form below
3. **BY PHONE: 800-523-4778,**  
**Select Option 1 (or Ext. 205 or 235)**  
Reference Code: **17IBC35**



## 2017 COLORADO DEPOSIT DOCUMENTATION SEMINAR - INDEPENDENT BANKERS OF COLORADO

I/WE WILL ATTEND THE SEMINAR IN:

January 4, 2017  
Colorado Springs, CO

January 5, 2017  
Aurora, CO

### INSTITUTION INFORMATION

### ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

FINANCIAL INSTITUTION \_\_\_\_\_

ATTENDEE #1 \_\_\_\_\_

\$330

MAILING ADDRESS/PO BOX \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

MOBILE # \_\_\_\_\_

CITY STATE ZIP CODE \_\_\_\_\_

ATTENDEE #2 \_\_\_\_\_

\$330

TELEPHONE # \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

MOBILE # \_\_\_\_\_

ROUTING/MICR # \_\_\_\_\_

ATTENDEE #3 \_\_\_\_\_

\$330

Presented in 2017 by Professional Bank Services, Inc.

EMAIL ADDRESS \_\_\_\_\_

MOBILE # \_\_\_\_\_

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

**TOTAL REGISTRATION FEE ENCLOSED: \$** \_\_\_\_\_

### PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED  CHARGE MY:  MASTERCARD  VISA  DISCOVER  AMERICAN EXPRESS **PLEASE PRINT CLEARLY**

CARD NUMBER \_\_\_\_\_

EXP DATE \_\_\_\_\_

CVV (SECURITY CODE) \_\_\_\_\_

AUTHORIZED SIGNATURE \_\_\_\_\_

CARDHOLDER'S NAME \_\_\_\_\_

CARDHOLDER'S BILLING ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_