

ADVANCED NEW ACCOUNTS

9/10/19 | OKC

9/11/19 | TULSA

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Please check which location you will attend.

Sept. 10 OKC/ Harris Event Center at OBA

Sept. 11 Tulsa/ Marriott Southern Hills

The fee is per person and includes instruction, materials, breaks and lunch.

Early bird fee by Aug. 27: \$260

Regular fee after Aug. 27: \$280

Non-members: \$550

The fee includes instruction, materials, breaks and lunch.

Cancellation requests must be made in writing and be

received by Aug. 27, 2019 to receive a full refund. A

50-percent refund will be given on all cancellations received

by Sept. 3, 2019. No refunds will be given on requests

received after Sept. 3; however, substitutions may be made.

BANK/CO. _____

CELL PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____

TITLE _____

EMAIL _____

NAME _____

TITLE _____

EMAIL _____

NAME _____

TITLE _____

EMAIL _____

PAY BY CREDIT CARD:

For security reasons, please fax your registration form and credit card information ONLY to the OBA's dedicated registrations fax line: **405-604-9545** or

secure e-mail: **secure@oba.com**.

BILL TO VISA MASTERCARD AMEX DISCOVER

CARDHOLDER NAME _____

CARD # _____

EXPIRATION DATE _____ CVC# _____

SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173

SCHEDULE

8:30 a.m. Registration

9 a.m. to 4 p.m. Program

LOCATION

Harris Event Center at the OBA

643 N.E. 41st St., Oklahoma City

405-424-5252

Tulsa Marriott Southern Hills

1902 E. 71st, Tulsa

918/493-7000

ACCOMMODATIONS

Courtyard Marriott OKC NW

1515 NW Expressway

405-848-0808

Ask for the OBA rate of \$115

Embassy Suites, OKC Medical Center

741 N Phillips Ave

Oklahoma City, OK

405-239-3900

Ask for the OBA rate of \$145

Tulsa Marriott Southern Hills

1902 E. 71st, Tulsa

918/493-7000

Ask for OBA Rate \$101

QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janisr@oba.com.

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



ADVANCED NEW ACCOUNTS



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There's always something NEW in the new accounts area!



COURSE DESCRIPTION

For example, the new requirements for determining and documenting beneficial ownership became mandatory last year. We'll discuss what we've seen in the way of issues, challenges, and lessons learned. Plus, we now have MRBs (Marijuana-Related Businesses) that are legal under state law, we have a new federal law that affects hemp and CBD and you need to know what to look for and what to ask to determine whether it's a customer you can (or want to) bank. And because identity theft cases are more common than ever, it's time for a checkup on your preventive measures.

In this program, we take it step by step, point by point, to make sure your understanding of the legal, practical, policy, and regulatory matters of new accounts is complete.

Come prepared to participate. Bring your questions. Tote a copy of your deposit account agreement and signature card. Be ready to talk about the issues and questions and customer situations that bedevil you. Using a scenario-driven approach, we'll walk through situations that you are likely to encounter at the new accounts desk and we'll offer suggestions for how to handle each of them with confidence and expertise that will put customers at ease and protect your bank from issues and problems.

You have the basics under your belt. It's time to tackle the next level. We will break down the requirements and translate the legalese. We'll make sure you know what laws and rules apply and what they say. You will learn not only what you need to do, but why and when. This program will get you up to speed on both practical and legal requirements for opening and documenting various types of non-basic new accounts.

WHAT YOU WILL LEARN ABOUT

- What to know about marijuana-related businesses, hemp growers, CBD sellers and new accounts
- Requirements for Customer Due Diligence
- Beneficial ownership determination and documentation
- Conducting the new account "interview"
- Best practices for sole proprietorship accounts
- Remembering the exemptions from CIP
- What to do when someone wants an authorized signer on a trust
- Distinguishing between a dead person's account and an estate account
- Ground rules for authorized signers
- Should you have customers designate a "trusted person"?
- Why trust names don't change
- Important things to know about rep payee accounts
- Using Internet searches to protect your bank
- Limitations on Powers of Attorney and new accounts
- What you need to know about IOLTAs
- When an account is owned by entities that are owned by other entities
- Key considerations for compliance requirements
- Watching out for "phantom" customers
- Common mistakes with entity resolutions
- Recognizing – and dealing with -- MRBs, MSBs, TPPPs
- Mastering Article IX of the State Banking Code
- When trusts "own" sole proprietorships
- Campaign accounts – requirements and options
- Opening accounts for informal groups
- Determining if two signatures are required
- Which customers can – and can't – have POD beneficiaries
- Long distance account opening challenges/ concerns
- Tips for understanding how guardianships work
- TIN certification issues – W-9s, W-8BENS
- Avoiding Backup Withholding nightmares
- Foreign customer issues, verification, documentation
- Biggest mistakes at the new account desk
- Guarding against identity thieves

- Your duties under the FACT Act's Red Flags Identity
- Theft Prevention Program
- The latest new account-related scams to watch for
- Update on OFAC matters
- Recognizing when you want to say "no" to a new account

WHO SHOULD ATTEND

New account representatives, customer service representatives, cashiers, tellers and heads of operations

SPEAKER

Mary Beth Guard is a lawyer who likes to have fun and make her seminars interactive and enjoyable. Her goal is for attendees to leave her seminars feeling better equipped to do their jobs. Bankers have praised Mary Beth's ability to clearly communicate complex regulations with explanations and examples that make the regulations come alive.

Mary Beth Guard is a co-founder and co-owner of BankersOnline.com and she currently serves as its Editor Emeritus, as well as CEO of Glia Group, Inc. and BOL Conferences, Inc. Mary Beth has had a long and distinguished career, graduating from law school in 1980, then going on to serve as general counsel for the Oklahoma State Banking Department, general counsel for the Oklahoma Bankers Association, and EVP of Specialized services for Thomson Financial Publishing prior to co-founding Glia Group, Inc. and BankersOnline.com. Since January, 2011, Mary Beth and her team at BankersOnline have been the OBA's compliance arm. They welcome your questions at compliance@oba.com or by calling the OBA switchboard (405) 424-5252.