

# New Regulations & Requirements for Overdraft Protection Effective January 1, 2010

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

**Monday, September 21, 2009**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

The Federal Reserve recently announced amendments to Regulation DD that will become effective January 1, 2010. These amendments require proper disclosure of the aggregate dollar amounts charged for overdraft fees and for returned item fees, for both the specific statement period and for year-to-date. This session will explain these new disclosure requirements and will provide a sample form of the disclosures.

The new amendments to Reg DD also restrict institutions that provide account balance information through an automated system from including the availability of overdraft protection in the balance. This session will cover how your bank must change your automated systems to adhere to these new restrictions.

In addition, the Federal Reserve has announced proposed amendments to Regulation E which provide additional restrictions on the assessment of overdraft fees, and this session will discuss these new restrictions to be imposed on banks.

**Continuing Education: Attendance verification for CE credits provided upon request.**



## HIGHLIGHTS

- How and when to properly disclose aggregate overdraft and returned item fees
- Sample form of disclosures
- How and when to properly disclose account balance information
- Restrictions imposed on automated systems
- Permissibility of posting checks high to low
- Authority to setoff social security benefits to pay overdrafts

## **WHO SHOULD ATTEND?**

This informative session is important for all deposit operations personnel, compliance officers, legal officers, private banking officers, customer service representatives, tellers, and management.

### **MEET THE PRESENTER**

**Elizabeth Fast, JD, CPA,  
Spencer Fane Britt & Brown, LLP**



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