

# Endorsements: Authority and Liability

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

**Tuesday, October 20, 2009**

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

Understanding endorsements is crucial to making sound check cashing decisions. All endorsement decisions revolve around authority and liability. However, endorsements can be an extremely “gray” area. For example, what is your liability when returning a check for a forged endorsement? Do you have to refuse an item when a customer won’t endorse a check or writes in pencil?

A check is a unique contract where ownership can be transferred by the endorsement. Who has the right to endorse a check and where should the endorsement be placed? What happens if a check is not endorsed properly and when is it best to refuse a check with missing/problem endorsements. What about deceased customers, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements, and endorsements by powers of attorney? Don’t miss this session which will address all these points, including the legal issues of endorsements. Gain the confidence and understanding you need to enhance your ability to knowledgeable and professionally make endorsement decisions!

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



## HIGHLIGHTS

- Forged endorsements – time frames and losses
- Missing endorsements – do you return?
- Handling checks for decedents – liability and potential loss when cashing checks payable to deceased customers or depositing them in a joint account
- Business check potential liability – cashing corporate checks, less cash on business checks
- Who can negotiate Treasury Checks and recurring benefit payments?
- How do you handle checks that say without recourse? Without prejudice? Or PEG?
- Handling fiduciary checks such as trusts, power of attorney, and representative payees – how do they endorse and can they cash the check?
- Issues such as endorsements in pencil,

- customers who refuse to endorse a check, witnessed endorsements, and more
- Learn where your liability is and who has authority on these checks

## **WHO SHOULD ATTEND?**

This informative session is designed for those who handle the negotiation of checks and check approvals, including tellers, head tellers, cashiers, branch managers, branch administration, bookkeeping, compliance personnel, and customer service representatives.

### **MEET THE PRESENTER**

**Deborah L. Crawford,**  
**gettechnical inc.**



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