

Certificates of Deposit (CDs): Compliance, Signature Cards, Disclosures

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Tuesday, February 23, 2010

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

Most banks no longer offer “negotiable” Certificates of Deposit. Then why do we still have CDs endorsed, file them, and treat them like the negotiable certificates of years past? Some banks have incorporated a signature card into the CD process and combined the old and new ways; some have completely discarded the instrument and now use a signature card/account agreement; and some banks do both. Your bank can determine its own policy/preference as you ease into paperless account opening procedures. This vital session will look at the regulations’ requirements, why signature card contracts are needed, and the best practices in today’s era of partial withdrawals.

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



HIGHLIGHTS

- Regulation D: What is a time deposit and what are the restrictions?
- When can penalties be waived? When not?
- Are CDs still negotiable? If not, then what is the importance of the signature card contract?
- Who signs the signature card? What if all parties have not signed?
- Can we allow partial withdrawals on CDs? What are the risks?
- Regulation DD: What are the notice and disclosure requirements for CDs?
- Taxpayer identification number certification: W-9s, W-8BENs, and EINs

WHO SHOULD ATTEND?

This informative session would best suit customer service representatives, personal bankers, branch administration, compliance personnel, trainers, branch managers, and those who work directly with customers.

MEET THE PRESENTER

**Deborah L. Crawford,
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