

PROUDLY PRESENTS:

DEPOSIT ACCOUNTS: LEGAL ISSUES, DOCUMENTATION AND COMPLIANCE

FACILITATED BY PATRICE KONARIK, CFP®

<p>SAN MARCOS WEDNESDAY, APRIL 11, 2012 9am to 4:30pm Country Inn & Suites 1560 IH-35 South</p>	<p>EAGLE LAKE THURSDAY, APRIL 12, 2012 9am to 4:30pm The First National Bank of Eagle Lake 100 Commerce</p>	<p>TYLER TUESDAY, APRIL 17, 2012 9am to 4:30pm Courtyard Marriott 7424 S. Broadway Avenue</p>
<p>FORT WORTH WEDNESDAY, APRIL 18, 2012 9am to 4:30pm Southwestern Baptist Theology Seminary, Riley Center 2001 W. Seminary Drive</p>	<p>NORTH HOUSTON THURSDAY, APRIL 19, 2012 9:00am to 4:30pm Location To Be Determined</p>	

\$335.00* Early Tuition / \$360.00* Regular Tuition
REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!

“KNOWLEDGE + TRAINING = LOSS PREVENTION”

THE FACTS ARE IN! Many financial institutions are increasingly taking more losses in the new account area than in the loan area. The reason – not recognizing fraudulent accounts! Too often new account personnel receive twenty minutes of training before opening their first account. Most of the expertise is gained "on the job" which results in an environment of insecurity and vulnerability for new account representatives and unnecessary losses for the financial institution. With all the new compliance regulations, it seems like we are now conducting New Account "Interrogations" rather than New Account "Interviews"!

This full day **ANNUAL REVIEW** teaches new account personnel:

- ◆ Proper account opening procedures and compliance requirements;
- ◆ The **FIVE** crucial pieces of information including **PROPER IDENTIFICATION AND THE CORRECT TIN** for every new account;
- ◆ The **FOUR FUNDAMENTAL QUESTIONS** that should be asked of every potential accountholder:
 1. Who owns the funds in the account?
 2. Who has access to the funds in the account?
 3. What is the purpose of the account?
 4. If a business account: What type of legal entity is this?

NOTE: It is strongly recommended you bring a copy of your institution's signature cards and account agreement to the workshop.

Who Should Attend?

All customer contact personnel, supervisors and officers whose responsibilities include opening or managing new accounts and certificates of deposit. Excellent for supervisors or officers who have recently assumed the responsibility of the new account area but have never actually worked in new accounts. Internal Auditors and Compliance Officers will find the information exceptionally beneficial as well.

The seminar manual, which is customized to state law, has become known as the "technical reference handbook" for new account departments across the country.

Patrice Konarik, CFP®, is president and founder of Sunwest Training Corp. located near San Antonio, Texas. She has over 26 years experience in the banking industry specializing in Deposit Accounts and IRAs, and is currently providing training in these areas on a nationwide basis. Patrice earned her BS in Management from Binghamton University in New York received her Certified Financial Planner™ in 1990. She brings technical information to life with her in-depth knowledge, keen sense of humor and unlimited supply of "true life" examples.

REGISTRATION FORM (Course #N6213)

FAX: 303-629-1591 ◆ ONLINE: www.CFTTEXAS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

SAN MARCOS (4/11-Y1) EAGLE LAKE (04/12-Y2) TYLER (4/17-Y3) FT. WORTH (4/18-Y4) N. HOUSTON (4/19-Y5)

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Company _____

Street Address _____

Phone _____ Fax _____

*Authorized Signature for Billing _____

Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa/M/C

Card # _____ Exp. Date _____

Cardholder's Name _____ Signature _____

***REGISTRATION GUIDELINE:**

In order to receive the discounted "Early" tuition rate, you must register ONE WEEK PRIOR TO THE START DATE of each workshop. NO REFUNDS WILL BE GIVEN AFTER THAT DATE, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to that date will be subject to a \$75 withdrawal fee.