

Webinar • July 23, 2009, 1:30-3:30 CT

Regulation DD Coverage of Consumer Overdrafts: New Regulations

Final amendments affect all banks that pay items presented against insufficient funds. This webinar integrates the pending changes into a comprehensive review of the legal and compliance issues involved. It integrates "best practices" with specific legal requirements of Regulation DD.

Final amendments to Regulation DD affect all banks that pay items presented against insufficient funds. Periodic statement disclosures once required only by banks that "promote" overdrafts will be required for statement periods beginning after January 1, 2010. Acceptable methods for disclosing balances on automated systems will be strictly controlled.

This webinar integrates the pending changes into a comprehensive review of the legal and compliance issues involved in paying any item against insufficient funds. It integrates "best practices" with specific legal requirements of Regulation DD. Whether the bank's program for paying overdrafts is "formal" or "informal," this webinar gives attendants a chance to review their entire compliance mechanism much the same way they can expect their regulatory agency to review it.

Why Participate?

This session is the most effective and cost-efficient way to bring your staff current on the issues involved. You can train a single employee or a room full of employees for the same price.

Highlights

- Overdrafts and the UCC
- Revision of Regulation DD's concept of "advertising"
- Initial disclosure requirements
- Order of payment options and potential disclosure
- Aggregate fee disclosures on periodic statements
- Options for disclosing available balances on automated systems
- Interagency guidance
- Status report on proposed amendments to Regulation E
- Opt-in vs opt-out programs

Audience

Program content is at the basic to intermediate level and the expected audience is compliance officers, risk managers, and audit personnel.

CE Applied: 2.5 hours CRCM/CFSSP with the Institute of Certified Bankers
CE Awarded: 2 hours with the Texas State Board of Public Accountancy

Speakers

Ken Gollhofer is a principal with Pegasus Educational Services, LLC. He is an experienced banker with a unique ability to reduce complex legal concepts to plain English. Prior to becoming a full-time trainer, Gollhofer was a community banker and general counsel for a regional consulting firm for financial institutions. He presents to schools and seminars in over 25 states and has served on compliance schools sponsored by the OTS and the FDIC.

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. The program consists of 90 minutes' instruction and 30 minutes' live Q&A. Each webinar registration provides one connection to the webinar, materials, and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, materials, and instructions prior to the seminar. **If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.**

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Mail: Mail completed form with check by **July 13** to Bankers Ed, 5700 S Mopac, #C310, Austin, TX 78749

Phone: Call Bankers Ed at 888-262-7701

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