



Delaware Credit Union League Distance Learning February 2012 Webinars

90 MINUTE WEBINARS

**\$189/LIVE WEBINAR OR
ON- DEMAND WEB LINK & FREE CD-ROM**

\$219 FOR ALL THREE!

<p>Thursday, February 2, 2012</p> <p>3:00 pm – 4:30 pm</p>	<p>Frontline Staff: Minor Accounts: Legal Ownership, Debit Cards & Access</p> <p>Registration Deadline: 1/26</p>
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Minor members are the future of the credit union. However, it is sometimes difficult to know what can and can't be done for underage members. It is unsettling when minors have authority to transact business because, in many states, minors are not held responsible for their actions on deposit contracts. Join us to learn how to answer your adult members' questions on opening accounts for kids, grandchildren, college, and other minor accounts. This program will review the basic legal ownerships you can offer for minor members and how to transition them into adult accounts and memberships. The dos and don'ts of account cards for minors will also be covered.

You will be challenged to look at old practices, understand how to handle checks, learn when to give access, and more from this information-packed program. You won't want to miss this A to Z training on minor accounts.

HIGHLIGHTS

- All types of legal ownership for minors: UTMA, CESA, multiple-party accounts, minors alone in some states
- Can a minor be a member of a credit union?
- What happens and what is the risk when minors are on checking accounts with debit cards? What about debit cards on UTMA, Social Security, and guardianships accounts?
- Can a minor get information on UTMA, Social Security, or guardianship accounts?
- What if a minor wants to negotiate a check made payable to him/herself?
- Old stylings like "minor by" that can cause big headaches
- Can credit unions require two signatures on minor accounts? Can minors sign a contract?
- What if the minor on an account dies? What happens when the adult passes away?
- Can minors take over the account at a certain age?
- Hotspots and pitfalls when opening minor accounts

WHO SHOULD ATTEND? This informative session will be beneficial for tellers, member service representatives, call center staff, branch managers, branch operations, and trainers.

THE PRESENTER – Deborah L. Crawford, gettechnical inc

<p>Wednesday, February 8, 2012</p> <p>3:00 pm – 4:30 pm Eastern</p>	<p>Regulation E Legal Update: How to Properly Handle ATM & Debit Card Claims</p> <p>Registration Deadline: 2/1</p>
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The Electronic Fund Transfer Act and Regulation E provide many protections for consumers and impose many responsibilities and liabilities on financial institutions. Anyone who has read the regulatory language will agree that Reg E is complicated. Given the rapid changes in electronic transfers, financial institutions are confused as to when Reg E applies. This webinar will explain how to determine if Reg E applies and how to properly handle ATM and debit card claims under Reg E, including the investigation process, when provisional credit is mandated, determining the proper amount to reimburse the consumer, notices to the consumer, and the looming deadlines.

HIGHLIGHTS

- General overview of Reg E
- What transactions does Reg E cover
- Responsibilities of a financial institution under Reg E
- Proper handling of Reg E error resolution claims
- Determining the proper amount to reimburse the consumer
- Updated Reg E examination procedures

WHO SHOULD ATTEND? This informative session will be useful to all deposit personnel, tellers, member service representatives, new accounts personnel, account officers, managers, and compliance personnel.

THE PRESENTER – Elizabeth Fast, JD & CPA, Spencer Fane Britt & Browne LLP



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<p>Wednesday, February 15, 2012</p> <p>3:00 pm – 4:30 pm</p>	<p>Tax Refunds: Posting & Exceptions</p> <p><i>Registration Deadline: 2/8</i></p>
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Millions of dollars in tax refunds are received by financial institutions annually. Posting these refunds and handling exceptions can turn into a nightmare if not handled properly! By attending this webinar, you'll learn the difference between state and federal refunds, your credit union's liability, and how to avoid costly mistakes.

HIGHLIGHTS

- What happens when the name and account number do not match?
- What if the account is closed or the accountholder is deceased?
- Who is at fault if the payment posts to the wrong account? What happens next?
- What are the rights and obligations of the credit union, member, and tax preparer?

WHO SHOULD ATTEND?

This informative session is designed for ACH operation staff, branch personnel, compliance officers and AAP candidates.

The Presenter: Luann S. Kohlmann, AAP, WACHA

<p>Thursday, February 16, 2012</p> <p>3:00 pm – 4:30 pm</p>	<p>Understanding Borrowers' Tax Returns, Part 1: Basics, Itemized Deductions, Interest & Dividend Income (Sch. B) & Sole Proprietorships (Sch. C)</p> <p><i>Registration Deadline: 2/9</i></p>
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It's a tough lending environment. Understanding the true cash flow of borrowers is as important today as it has ever been. This webinar will help take the mystery out of borrowers' personal income tax returns. No more guessing how much income your borrower is really earning. Learn how to identify actual cash flow quickly and reliably.

Usually cash flow and taxable income are different. You can't afford to rely on any income that is not actually being received. Nor can you afford to deny loans to borrowers who earn more than their tax returns show. Overestimating the income from a tax return can lead you to approve a weak loan that could eventually cost you tens of thousands of dollars. Underestimating income on a tax return can lead you to deny good loans that you need in this tough market. This session will make the process of analyzing personal income tax returns simple and understandable.

HIGHLIGHTS

- Understanding recurring versus non-recurring when considering incomes or losses
- Schedule B Interest & Dividends: Identify recurring/non-recurring interest and dividend income
- Schedule B Interest and Dividends: Root out pass-through interest and dividend income from Partnerships or S Corporations
- Schedule C Sole Proprietorship: Learn to recognize 4 forms of hidden income and 1 hidden expense

DON'T MISS PART 2!

This program is the first of two in a series. Watch for
**“Understanding Borrowers' Tax Returns, Part 2:
Income from Rentals, Royalties, Partnerships, S
Corps & Farms”**
on Tuesday, March 13, 2012.

WHO SHOULD ATTEND? This informative session is designed for anyone in the lending area including chief lending officers, member service representatives, new accounts personnel, loan officers, loan underwriters, credit analysts, loan processors, branch managers, CEOs, and other key lending staff.

THE PRESENTER – Tim Harrington, CPA, TEAM Resources



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Wednesday, February 22, 2012

3:00 pm – 4:30 pm

GFE & HUD 1: Issues & Update

Registration Deadline: 2/15

We have been continually hopeful that the new Consumer Financial Protection Bureau (CFPB) would quickly resolve the issues that all financial institutions have been experiencing with RESPA's Good Faith Estimate and HUD-1 disclosures. The CFPB has been actively working toward new and improved documents. Unfortunately, the latest information indicates that it will be significantly into 2013 before financial institutions will be in a position to use the new forms. This means that the industry will have to continue the struggle with the existing forms for a while longer. This webinar is designed to address the current issues that continue to challenge all of us.

HIGHLIGHTS

- The rules for the current forms
- "Hot button" regulator issues regarding the GFE and HUD-1
- Results of reviews and common issues
- Areas of the forms that pose the biggest risks for reimbursements
- Review techniques that will be effective for the current forms

WHO SHOULD ATTEND?

This informative session would best suit consumer real estate lenders, loan processors, auditors, senior lenders, underwriters, and others who participate in the consumer real estate function of your institution.

THE PRESENTER – Bill Elliott, Young & Associates, Inc.

Tuesday, February 28, 2012

3:00 pm – 4:30 pm

Identifying & Preventing Elder Financial Abuse

Registration Deadline: 2/21

The financial exploitation of seniors is a rapidly-growing problem and is commonly referred to as the "Crime of the 21st Century." Because citizens 65 and older control the majority of the wealth in the United States, they are being targeted as "easy marks." Since senior citizens comprise a significant and growing share of your member base, you need to become advocates for them by taking steps to increase awareness and reduce their risk.

HIGHLIGHTS

- Who are the victims?
- Who are the perpetrators?
- What are the warning signs?
- What does your credit union need to do?
- Scenarios and resources to use as situations arise

WHO SHOULD ATTEND? This informative session is designed for ACH operation staff, branch personnel, compliance officers and AAP candidates.

THE PRESENTER: Luann S. Kohlmann, AAP, WACHA



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WHAT IS A WEBINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webinar option, participants will also be able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

THREE REGISTRATION OPTIONS

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

1. LIVE WEBINAR

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.* The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above

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REGISTRATION INFORMATION

Credit Union

Phone number

Date	Title	Registration Deadline	\$189 Live Webinar	\$189 Archived On-Demand Web Link & Free CD ROM for webinars	\$219 for BOTH Live Webinar & Archived On-Demand Web Link & Free CD ROM
			CHECK	ONLY	ONE
2/2	Frontline Staff: Minor Accounts: Legal Ownership, Debit Cards & Access	1/26			
2/8	Regulation E Legal Update: How to Properly Handle ATM & Debit Card Claims	2/1			
2/15	Tax Refunds: Posting & Exceptions	2/8			
2/16	Understanding Borrowers' Tax Returns, Part 1: Basics, Itemized Deductions, Interest & Dividend Income & Sole Proprietorships (Schedule C)	2/9			
2/22	GFE & HUD-1: Issues & Update	2/15			
2/28	Identifying & Preventing Elder Financial Abuse	2/21			
Subtotals					
Total					

Session Title: _____ (see above list)

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Fax or mail completed Registration Form to above address.
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 or e-mail Bernadette@dcul.org Fax: 302-322-9354