

# Safe Deposit Compliance & Legal - 2010 Update



**A web-based seminar**  
**Tuesday, March 9th, 2010, 10:00 AM–12:00 PM Central**

**Program Content:**

The Institute of Certified Bankers™(ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This webinar has been approved for 2.5 CE credits.

Questions regarding the Suspicious Activity Report, USA Patriot Act, deceased renters, past due boxes, abandoned property, payable-on-death clauses, power of attorneys, Americans with Disabilities Act, and many other legal and compliance areas have caused great concern and confusion for the safe deposit industry. At this workshop you will receive current information about all of these issues and an in-depth explanation about how they impact on your financial institution and your safe deposit box renters.

David McGuinn, a nationally known expert in the area of safe deposit, will provide clear concise answers to complicated questions regarding your institution's responsibility and potential liability. He will also identify and discuss various compliance issues relating to each legal topic.

**What You Will Learn:**

Get answers and updates to the following questions and establish internal procedures to comply with your own safe deposit requirements.

- What seven suspicious safe deposit transactions always trigger a SAR?
- How does the USA Patriot Act affect all safe deposit areas nationwide?
- What BSA & SAR violations are compliance examiners finding today?
- What should we do if dangerous content are found in a past due box?
- When are box contents sent to the Unclaimed Property Department?
- In most states who must be present when a past due box is drilled?
- How can poor box drilling procedures make a box renter very rich?
- Do you have "Right of Offset" against a past due renter's account?
- What past due fees can be collected from a delinquent box renter?
- Can you report a past due box renter to a credit-reporting agency?
- What careful wording should be used in a FINAL past due notice?
- What amount of safe deposit liability insurance should you carry?
- How does the American with Disabilities Act affect safe deposit?
- Who can legally enter a deceased renter's box in most states?
- How should you answer a renter's question about insurance?
- Should a power of attorney be used to enter a renter's box?
- How can adding a "payable on death" clause get you sued?
- Can money, guns or drugs be legally stored in a box?

**Presenter:**

David P. McGuinn, President and founder of Houston based Safe Deposit Specialists, is a former banker with 40 years of safe deposit experience. He is often referred to nationwide as the safe deposit GURU. In all 50 states he has trained over 250,000 safe deposit personnel since 1969, and has served the industry as President of AIB and the American, Texas and Houston Safe Deposit Associations. Dave is a featured speaker for the American Bankers Association's TV network and has been interviewed by the Wall Street Journal, AARP, Money Magazine, Washington Post, New York Magazine, Associated Press, National Public Radio, FDIC, CUNA, CNN, CBS, ABC, NBC Nightly News, Today Show and Court TV on current safe deposit issues. McGuinn has created numerous video, DVD and web training programs, forms, brochures, policy and procedures handbooks, audit/

compliance manuals and many other safe deposit resources which are now considered the accepted standard for the financial industry.

**Who Should Attend:**

This informative program is designed to update compliance officers, vault supervisors and attendants, branch managers, auditors, training directors, new account personnel and your in-house legal counsel.

**Cancellation Policy:**

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

*If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.*

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*\*Please include an email address as this is how your webinar materials will be delivered to you.*

**Please check one of the following:**

- Website "seat" \$255 member rate
- Additional "seat" for a branch \$150 member rate
- Only audio CD and materials \$255 member rate
- Web connection and audio CD plus materials \$375 member rate

**Ways to Register:**

ONLINE: [www.alabamabankers.org](http://www.alabamabankers.org)  
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