



What to Do When A Customer Dies

A web-based seminar

Tuesday, March 16th, 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 CCSR and CPB credits.

Ironically when a financial institution finds out that a deposit or loan customer has died, confusion and dread seem to be the normal reaction. This two-hour webinar will walk you through the complicated process of dealing with a customer's death, both on the deposit and loan side; as well as the unique issues of doing business with the decedent's estate.

Topics of Discussion:

- What documents are required upon the death of an individual?
- What actions should the financial institution take on deposit accounts owned by the decedent?
- How does the financial institution deal with the decedent's estate?
- What does the financial institution do if there is not an estate?
- What happens if the decedent had a safe deposit box?
- How should the financial institution handle "death" as a default on a loan?
- What does every lender need to know about doing business with the borrower's estate?
- What steps can a financial institution take to protect its collateral after the borrower has died?
- How does the financial institution handle issues of guarantors, setoff and insurance once the borrower has died?
- How does the death of a key person affect the borrowings of Corporations, Partnerships, Limited Liability Companies, Trusts and other legal entities?

Presenter:

Terri D. Thomas is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988. Presently, she serves as an adjunct instructor at Washburn University School of Law in Topeka, Kansas and the University of Kansas School of Law, Lawrence, Kansas and is a frequent seminar presenter for financial associations.

Who Should Attend:

New account representatives, personal bankers, CSR's, lenders and loan operations will all find this seminar very beneficial.

Registration Fee:

\$255 per web connection, per session. Additional branches will receive a reduced rate of \$150!

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
 FAX: 800-831-3776
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