



February 2010 Telephone Seminars & Webinars

**PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS**



2010 PACB  
Education Series

## **Certificates of Deposit (CDs): Compliance, Signature Cards, Disclosures**

*Deborah Crawford, gettechnical, inc.*

February 23 • 3:00 - 4:30 PM

Some banks have incorporated a signature card into the CD process and combined the old and new ways; some have completely discarded the instrument and now use a signature card/account agreement; and some banks do both. Your bank can determine its own policy/preference as you ease into paperless account opening procedures. This vital session will look at the regulations' requirements, why signature card contracts are needed, and the best practices in today's era of partial withdrawals.

### **HIGHLIGHTS**

- Regulation D: What is a time deposit and what are the restrictions?
- When can penalties be waived? When not?
- Taxpayer identification number certification: W-9s, W-8BENs, and EINs

### **WHO SHOULD ATTEND?**

Customer service representatives, personal bankers, branch administration, compliance personnel, trainers, and branch managers

**The Voice for Community Banking in Pennsylvania**