



PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS

THE VOICE FOR COMMUNITY BANKING IN PENNSYLVANIA SINCE 1876

Fed Restructuring Impacts Reg CC Holds: Effective February 26, 2010

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Live webinar will be held on Friday, February 19, 2010
On-demand link (with free CD Rom) available February 5, 2010

11:00 am – 12:30 pm Eastern

The Federal Reserve is in the last stages of restructuring its check-processing districts. On February 26th the Fed will eliminate the use of the non-local check timeframes and holds. What does this mean to your bank and your customer? This webinar will look at required new disclosures, how to instruct your frontline staff, why banks will use exception holds almost exclusively, and how to manage the risk associated with fraudulent checks. We will address your cash availability procedures and teach you how to manage the 4:00 p.m. return deadline notifications. This important session will also cover your bank's liability if you fail to place proper holds, fail to properly notify customers, or if checks are wrongfully returned. **Learn the operational issues of Regulation CC from the frontline to the bottom line.**

HIGHLIGHTS

- How check restructuring affects risk
- How to work with your new disclosures
- How to prepare your frontline staff
- Why case-by-case holds will not be as useful
- What customers do we notify of holds? What are the time frames?
- Using Reg CC holds in the restructured check world
- Implementing cash rules – does it make sense now?
- One-time hold notices – a new tool?
- Other key components of Reg CC (i.e. large item return timeframes)

IMPORTANT NOTICE:

An on-demand version of this webinar will be available on **Friday, Feb. 5** and your free CD Rom will be mailed to you at a later date. Registrants are welcome to email the presenter with their questions.

The “live” broadcast, where you can ask the presenter questions directly, is **Friday, Feb. 19.**

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to train personnel involved with Reg CC on the changing funds availability landscape effective February 26, 2010. You may train as many individuals as you like for one set price. There will be no travel costs, time lost from work and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is a must for compliance officers, security officers, trainers, branch administration, head tellers, tellers, and anyone involved with Regulation CC at your bank.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.

Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees.

Debbie specializes in the education of financial institution employees and officers in the area of deposit account laws, new account documentation, insurance, complex compliance regulations and IRAs.