



PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS

THE VOICE FOR COMMUNITY BANKING IN PENNSYLVANIA SINCE 1876

Action Plan for Reg E OD Opt-in Rules: Effective July 1, 2010

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM – TELEPHONE SEMINAR

Friday, May 21, 2010

11:00 am – 12:30 pm Eastern

Does your bank have a game plan for the new Reg E Overdraft opt-in rules?

Does your plan include a strategy to maximize customer opt-in so that the impact on fee income and customer service is minimized?

By now many of you have met with operations staff and are beginning to learn your system capabilities with respect to the new Reg E OD opt-in rules. You may choose to pay some overdrafts and not pay others. However, if you are going to charge a fee for paying overdrafts, one thing is for certain, you must have the customer's opt-in.

Now is the time to be proactive and obtain customer opt-in. Some financial institutions are getting 80% customer opt-in. How can your bank do this? This webinar will supply the action plan including the customers to contact, the mailings to send and new account procedures. We will illustrate how to effectively use your existing technology to manage the opt-in process. There are many steps to take before July 1, 2010. This must attend webinar will prepare your bank to implement and manage this new process and ensure maximum customer opt-in.

HIGHLIGHTS

- Writing the "action plan" for opt-in
- Sample customer letter
- A sample frontline script for customer opt-in
- Dividing the customer base among branches
- How to get 80% opt-in of existing customers
- System issues to consider in managing opt-in
- New accounts procedures for opt-in
- Future technology: online banking, ATMs etc. for managing customers to opt-in
- New proposed restrictions for confirmation letters and declining balance fees
- Sample Reg E policy language
- Exempt institutions

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to implement and manage the required Reg E opt-in process for overdrafts. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is directed to Compliance officers, back office staff who handle overdrafts, branch managers, customer service representatives, training personnel and all staff who deal with Electronic Funds Transfers.

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.

Four Registration Options

1. LIVE TELEPHONE SEMINAR

The Live Telephone Seminar registration option allows unlimited listeners on your office speaker phone. The seminar will be approximately 90 minutes, including question and answer sessions. Your pin number, hookup instructions and handouts will be emailed to you prior to the seminar.

2. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. 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, hookup 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.

3. ON-DEMAND WEB LINK AND 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. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. But there's more . . . 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. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

4. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

(INCLUDES FREE CD-ROM*)

Includes options 2 and 3 above

*CD Rom for PC use only

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