



When a Deposit Member Dies

**Wednesday, August 19, 2009
9:00 – 10:30 am Hawaii Time**

When your deposit member dies, many issues and questions begin to develop. Who can have information on the account? Who owns the account? Who has access to the account? What happens with powers of attorney and authorized signers on an account? Can the spouse of the sole proprietor continue to access the account? What about that last tax refund check?

This webcast will cover the above questions and more. Tools will be provided to assist in handling hard decisions and difficult questions. Having the knowledge to deal with these transactions at a stressful time for friends, family, beneficiaries, and business associates of the deceased will enhance your professionalism and facilitate the settlement process for those administering the estate.

HIGHLIGHTS

- Probate versus non-probate transfers
- When does the will govern and when does the signature card?
- What by-passes a will? PODs, IRAs, JTWROS?
- Living trusts and successor trustees
- When do we know that a member is deceased?
- When can we use Small Estate Affidavits?
- What happens to powers of attorney, authorized signers, etc?
- Do sole proprietorships cease at death?
- And much, much more...

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to inform staff of procedures to follow when a deposit member dies. They will become aware of many issues that may arise and how to handle them. 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 for new account representatives, branch administrators, branch managers, member service representatives and anyone who handles member accounts.

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 webcast, your registration fee also includes **one internet connection** from a single computer terminal.

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

Deborah Crawford is president of gettechnical inc, a Baton Rouge-based company. She specializes in the education of financial institution employees and officers in the area of deposit account laws, new account documentation, complex compliance regulations and IRAs. She began her banking career with Hibernia National Bank, and holds both a bachelor’s and master’s degree from Louisiana State University.

WHAT IS A TELEPHONE/WEBCAST SEMINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webcast option, participants will also be able to view online visuals as the presentation is delivered. 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.

CAN’T ATTEND THE SCHEDULED TRAINING? ORDER THE AUDIO/VISUAL CD ROM!

As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this “off-the-shelf” training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

NEW! The CD-Rom now contains the speaker’s visuals, which are synced to the audio recording! A great new improvement at no extra cost to you!

Hookup instructions and materials will be emailed approximately two days prior to seminar.

----- **Registration Deadline: August 10, 2009** -----

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Credit Union Name: _____ Phone No.: _____

Contact Person: _____ *(Required)*
Email Address: _____

(Required for Webcast & CD option only)

Mailing Address: _____ City _____ State _____ Zip _____

Please register our credit union for:

- Webcast Only \$200
- CD Only \$200
- Webcast and CD (PC use only) \$250

Please mail your completed form and payment to: Hawaii Credit Union League
1654 S. King Street
Honolulu, HI 96826-2097