



Hawaii Credit Union League

Your Partner For Success

## Regulations D & E for Frontline Staff

Wednesday, March 24, 2010

9:00 – 10:30am HST

Regulations D and E are the backbone of deposit accounts and member services. All frontline personnel must know and understand them well in order to ensure compliance and provide the best member service. This session will cover a broad array of topics from both regulations, as well as recent changes and prospective future changes.

### HIGHLIGHTS

- Reg D – Who can have a NOW account? Examiners are looking closely at eligibility requirements.
- Reg D – What are the new changes regarding excessive withdrawals from savings accounts?
- Reg E – What is the most important information in a Reg E disclosure that can protect both your member and your credit union?
- Reg E – What are your credit union's responsibilities if there is an error?
- How do the examiners review these regulations?
- Review procedures and checklists for auditors!

### WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to ensure compliance with these two important deposit regulations. 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 designed for compliance officers, frontline personnel, operations personnel, and auditors.

**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.

## WHAT IS A WEBINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webinar 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](http://www.adobe.com).

## CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE **NEW** 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.**

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

----- **Registration Deadline: March 15, 2010** -----

## **Regulations D & E for Frontline Staff Wednesday, March 24, 2010**

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:

- |   |       |
|---|-------|
| <input type="checkbox"/> Webcast Only                 | \$200 |
| <input type="checkbox"/> CD Only                      | \$200 |
| <input type="checkbox"/> 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