Power of Attorney & Living Trust Documents

A web-based seminar

Tuesday, February 16th, 2010, 10:00 AM–12:00 PM Central

Program Content:

The Institute of Certified Bankers™(ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This webinar has been approved for 2.5 CTFA & FID credits.

Everyday financial institutions are required to complete transactions for customers that involve Power of Attorney or Living Trust documents. To protect the financial institution's interests when using these documents, it is imperative to understand the basic do's and don'ts. This two hour presentation is designed to provide financial institution personnel with the best practices that can be used in dealing with these complex legal documents.

This Two-Hour Course Will Answer the Following Questions:

Powers of Attorney

- What is the relationship between the customer, the attorney-in-fact and the financial institution?
- What steps must a financial institution take to protect itself when relying on a Power of Attorney?
- What language should the financial institution look for in the Power of Attorney document when completing a transaction for the attorney-in-fact?
- How is a Power of Attorney revoked and when is that revocation binding on the financial institution?

Living Trusts

- How to establish the financial institution relationship, including changing titles and performing transactions (loans or deposits)?
- How many co-trustees does it take to bind the trust?
- When can a successor trustee do business for the trust?
- Can a power of attorney be used with a trust document?
- Can a trust own a safe deposit box?
- Can a trust co-own an account with another trust (or person)?

Presenter:

Terri D. Thomas, JD is the Director of the Kansas Bankers Association Legal Department, which specializes in providing compliance and legal assistance to Kansas banks.

Terri has worked with financial institutions for thirty years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. She has also served as a trust department manager and branch manager.

Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988. Presently, she serves as an Adjunct Professor at Washburn University School of Law in Topeka, Kansas, and is a frequent seminar presenter for financial associations in the Midwest.

Who Should Attend:

Financial institution employees involved with opening new accounts, deposit or loan documentation and operations will find this seminar very useful in handling daily day-to-day transactions.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.

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