Seminar Speaker

Joequetta Jackson is a Vice President at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

Additional Seminar Information

Who Should Attend This is a comprehensive seminar developed for new accounts personnel, auditors, bookkeepers, operations officers and others who have responsibility for administering customer accounts. It is a fast-paced introduction for the new employee who needs an overview of deposit accounts and is designed to "tie everything together" for experienced personnel. No advance preparation is required.

Program Level: Basic

The Manual The seminar manual is a comprehensive guide with detailed outlines and sample forms. It serves as a desktop reference for questions relating to the deposit function.

Field Of Study Specialized Knowledge and Applications.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

Cancellation Policy If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of $100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

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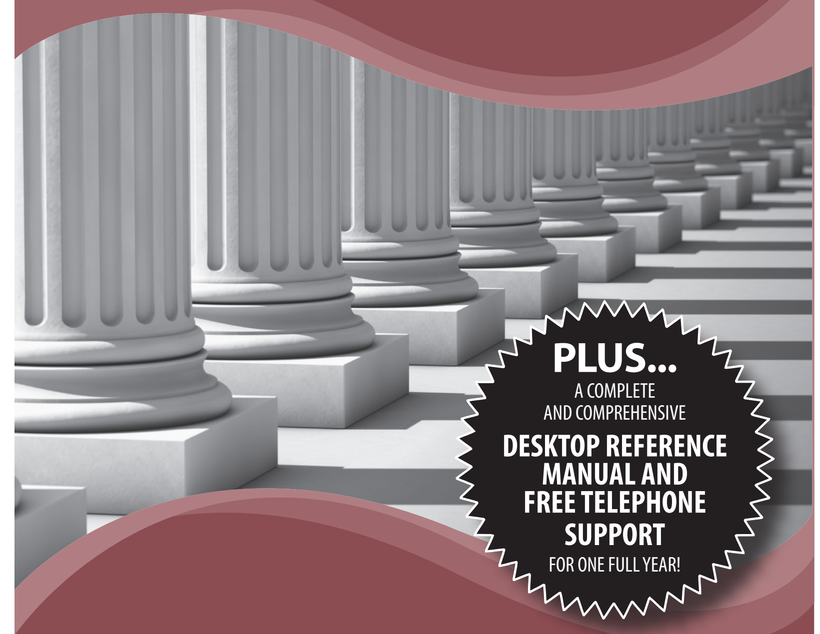

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The focus is on the day the account is opened. It provides hard to get state law requirements for ownership and documentation. Attendees learn the "why" behind standard operating procedures. The program also covers CIP procedures and IRS Reporting compliance issues.

The manual and the presentation suggest the procedures for standardizing the account opening process. The speaker uses "plain language" and "real-world" examples. Attendee participation is encouraged throughout the program.

What You Will Learn

Account Opening Procedures
- Customer Identification
- Verify Depositor Information
- Standardizing Procedures

Taxpayer ID No. Documentation
- Obtaining the Appropriate TIN
- Required Certifications
- Nonresident Alien Requirements

Account Titles
- Individual Accounts
- Single or Multiple Party Accounts with Agent
- Uniform Transfers to Minors Act
- Minor Accounts
- Joint Accounts with Rights of Survivorship
- Joint Accounts without Rights of Survivorship
- Pay on Death/Informal Trust Accounts
- Funeral Trust Accounts
- Estate Accounts
- Valid Trust
- Pension Plans
- Grantor Trust – Revocable Living Trusts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Lawyer's Trust Accounts
- Landlord/Tenant Trust Accounts
- Real Estate Trust Accounts
- Political Campaign Funds

Proper Documentation
- Personal Accounts
- Business Accounts
- Fiduciary Accounts
- Organizational Accounts
- Powers of Attorney

Handling Requests for Change
- Changes at Request of Customer
- Changes Due to Death
- Adding Owners
- Deleting Owners

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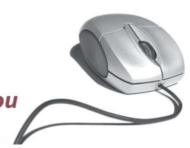

2014 Seminar Dates & Locations

December 18, 2014
Doubletree Hotel Seattle Airport
18740 International Blvd
Seattle, WA 98188
206-246-8600

PLEASE CONTACT THE HOTEL DIRECTLY FOR DIRECTIONS. THANK YOU.

Seminar Agenda

All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group-Live

What People Are Saying...

Great program, enjoyed the learning and the information!

Windy, Cashmere Vally Bank
September 19, 2013, Seattle, WA

Other Programs Coming To Washington In 2015

Integrated Mortgage Disclosures
***Changing from Old to New* (2-Days)**
Registration Fee *$675*
Seattle May 27-28, 2015

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Registration Fee *$355*
Spokane Feb. 24, 2015
Seattle Feb. 25, 2015

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