

# 2018 Deposit Documentation Manual



ProBank  
Austin

*A reference source on the laws and regulations affecting financial institution deposit accounts, with special emphasis on your state's law.*

What is the difference between “joint with rights of survivorship” and “tenants in common”? What is a revocable living trust and how do we document it? Do we really need a corporate resolution? How do we open accounts for minors? What do we need to look for when accepting a power of attorney? What do we need to open a lawyer's trust account?

Have you or someone at your institution asked these questions and others like them? If so, don't miss this manual.

This is the same manual used in our day-long seminars. The focus is on the day the account is opened. It provides hard-to-get state law requirements for ownership and documentation. You will learn the “why” behind standard operating procedures.

The manual suggests procedures for standardizing the account opening process. It uses “plain language” and “real-world” examples.

## The Manual includes discussions of:

### Account Opening Procedures

- Customer Identification
- Verify Depositor Information
- Standardizing Procedures
- Customer/Member Due Diligence and Beneficial Ownership

### TIN Documentation

- Obtaining the Appropriate TIN
- Required Certifications
- NRA Requirements

### Account Titles

(Account titles vary by state.)

- Individual Accounts
- Informal Trusts
- Uniform Transfers (or Gifts) to Minors Act
- Minor Accounts
- Joint Accounts with Rights of Survivorship
- Joint Accounts without Rights of Survivorship
- Payable on Death Accounts
- Estate Accounts

- Valid Trusts
- Funeral Trust Accounts
- Court Appointed Personal Fiduciaries
- Social Security or SSI Representative Payee
- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Lawyer Trust Accounts
- Political Campaign Funds

### Proper Documentation

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

### Handling Requests for Changes

- Changes at Request of Customer
- Changes Due to Death
- Adding Owners and Deleting Owners

## State Manuals Available:

The 2018 Deposit Documentation Manual will be available for purchase after we present this seminar. Please see 2018 revision months below.

- |                           |                          |
|---------------------------|--------------------------|
| • Alabama - October       | • Missouri - May         |
| • Arkansas - March        | • New York - July        |
| • Connecticut - November  | • North Carolina - May   |
| • Georgia - September     | • Ohio - April           |
| • Illinois - March        | • Oklahoma - March       |
| • Indiana - April         | • Pennsylvania - March   |
| • Kansas - November       | • South Carolina - March |
| • Kentucky - July         | • Tennessee - July       |
| • Maryland - October      | • Texas - April          |
| • Massachusetts - October | • Virginia - May         |
| • Michigan - September    | • West Virginia - June   |
| • Minnesota - November    | • Wisconsin - November   |

## ▶ PLUS...

Newly Added Material  
**CUSTOMER/MEMBER DUE DILIGENCE  
and BENEFICIAL OWNERSHIP**

# 2018 Deposit Documentation Manual Order Form



ProBank  
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### State Manuals Available:

The 2018 Deposit Documentation Manuals will be available for purchase after we present the seminar. Please see 2018 revision/presentation months listed.

STATE	ITEM #	MONTH REVISED
Alabama.....	ALDOC-M	- October
Arkansas.....	ARDOC-M	- March
Connecticut.....	CTDOC-M	- November
Georgia.....	GADOC-M	- September
Illinois.....	ILDOC-M	- March
Indiana.....	INDOC-M	- April
Kansas.....	KSDOC-M	- November
Kentucky.....	KYDOC-M	- July
Maryland.....	MDDOC-M	- October
Massachusetts.....	MADOC-M	- October
Michigan.....	MIDOC-M	- September
Minnesota.....	MNDOC-M	- November
Missouri.....	MODOC-M	- May
New York.....	NYDOC-M	- July
North Carolina.....	NCDOC-M	- May
Ohio.....	OHDOC-M	- April
Oklahoma.....	OKDOC-M	- March
Pennsylvania.....	PADOC-M	- March
South Carolina.....	SCDOC-M	- March
Tennessee.....	TNDOC-M	- July
Texas.....	TXDOC-M	- April
Virginia.....	VADOC-M	- May
West Virginia.....	WVDOC-M	- June
Wisconsin.....	WIDOC-M	- November

ITEM #	QTY	COST	TOTAL
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		Additional Manuals at \$90 each	\$
		Sales Tax (KY & WV- 6% & IL- 6.25% Only)	\$
<b>TOTAL</b>			\$

### HOW TO ORDER

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**THANK YOU!**

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