

# 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, this manual is an excellent resource for you.

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
- Convenience Accounts or Authorized Signers
- 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

The cost is \$105 for the first manual and \$90 for each additional manual.

▶ **PLUS...**

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

# Deposit Documentation Manual Order Form



ProBank  
Austin

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FINANCIAL INSTITUTION

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STATE

ZIP

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## DEPOSIT DOCUMENTATION MANUAL ORDER

*Your order cannot be processed without the Item #.*

### State Manuals Available:

The Deposit Documentation Manuals will be available for purchase after we present the seminar.

STATE	ITEM #	REVISED
Alabama.....	ALDOC-M	- October 2018
Arkansas.....	ARDOC-M	- March 2018
Connecticut.....	CTDOC-M	- November 2018
Georgia.....	GADOC-M	- September 2018
Illinois.....	ILDOC-M	- March 2018
Indiana.....	INDOC-M	- April 2018
Kansas.....	KSDOC-M	- November 2018
Kentucky.....	KYDOC-M	- July 2018
Maryland.....	MDDOC-M	- October 2018
Massachusetts.....	MADOC-M	- October 2018
Michigan.....	MIDOC-M	- September 2018
Minnesota.....	MNDOC-M	- November 2018
Missouri.....	MODOC-M	- May 2018
New York.....	NYDOC-M	- July 2018
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Pennsylvania.....	PADOC-M	- March 2018
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Tennessee.....	TNDOC-M	- July 2018
Texas.....	TXDOC-M	- April 2018
Virginia.....	VADOC-M	- May 2018
West Virginia.....	WVDOC-M	- June 2018
Wisconsin.....	WIDOC-M	- November 2018

ITEM #	QTY	COST	TOTAL
	1	Manual at \$105	\$ 105.00
		Additional Manuals at \$90 each	\$
		Sales Tax (KY & WV- 6% & IL- 6.25% Only)	\$
<b>TOTAL</b>			\$

### HOW TO ORDER

- **BY MAIL:** ProBank Austin, Publications, 950 Breckenridge Lane, Suite 280, Louisville, KY 40207
- **BY FAX:** (502) 451-6755
- **BY PHONE:** (800) 523-4778, Ext. 235
- **ONLINE:** www.probank.com

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**THANK YOU!**

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AUTHORIZED SIGNATURE

Rev 01/19