



## 2019 DEPOSIT ACCOUNTS CLINIC

**Thursday, May 30 • 9 am – 3 pm • NC State University Club**

8:30 – 9 am Registration  
9 – 10 am 2019 BSA/AML Trends  
**CAREN ENLOE** – Partner, Smith Debnam

*This hour-long session will examine trends in BSA/AML and what steps banks need to take in order to protect themselves in an increasingly fintech world.*

10 – 10:15 am Networking Break

10:15 – 11:15 am Elder Financial Abuse  
**JEB SAUNDERS** – Assistant Attorney General, NC Department of Justice

*Jeb Saunders will discuss recent trends in scams affecting seniors, and will also discuss the newly-enacted federal and state regulations which encourage, and require, financial institutions to report suspected elder financial fraud.*

11:15 am – 12:15 pm Establishing Deposit Accounts for Trusts and Trustees”  
**KNOX PROCTOR** – Attorney, Ward and Smith

*A review of the rules and best practices for opening deposit accounts for trusts and trustees, including titling of accounts, certifications, and documentation.*

12:15 – 1 pm Lunch

1 – 2 pm 2019 ACH Rules Update & Hot Topics  
**WANDA DOWNS** – Vice President of Payments Education, ePayResources

*While 2018 was a relatively quiet year for ACH Rules and implementation, it certainly was not quiet on the development front. We have no less than nine ACH Rules additions or revisions. The good news is not all have implementation dates in 2019; however, preparation is required to meet the implementation dates beyond this year. We also saw changes in check rules and regulations in 2018 for the first time in more than a decade. As we move into 2019, we will begin to see the ramifications of those changes, specifically Regulation CC's Remote Deposit Capture Warranty and Indemnification. Is your financial institution ready?*

2 – 3 pm Attracting Deposits: Promotional Pricing Best Practices  
**GLENN GROSSMAN** – Deposits Practice – Principal Consultant, FICO

*How can a bank become more effective in creating and delivering promotional pricing for deposits? This session will share best practices to effectively attract and retain a customer once the promotion completes. We will cover the use of analytics and technology banks are using to deliver promotional pricing.*

3 pm Adjourn