



Legal Issues of Checks

(90-minute webinar – ~~recording-on-demand~~ also available)

Wednesday, July 14, 2021

This is a morning webinar

8:00 AM Pacific

9:00 AM Mountain

10:00 AM Central

11:00 AM Eastern

[Register Here](#)

Although use is declining, checks are still a source of risk for every financial institution. Endorsements can be complicated and thorny. Do you know how to handle transactions for minors, deceased account holders, businesses, powers of attorney, and trusts? This must-attend session will give you more confidence and provide a thorough understanding of endorsement legalities.

AFTER THIS WEBINAR YOU'LL UNDERSTAND:

- Which person is entitled to endorse the check?
- What is a valid endorsement?
- Bearer versus order checks
- Who holds the check and what is the holder in due course?
- Ambiguous endorsements
- Endorsements for minors, deceased parties, and business accounts
- Witnessed endorsements
- Check cashing issues for business accounts
- Endorsements on income tax checks
- Trustee and power of attorney endorsements
- The simplest rule about checks that will save your institution thousands of dollars
- The connections between checks and account agreements (if you have not signed the signature card, you cannot get the money)
- Postdated, stale-dated, erasures, alterations, and more lessons about checks
- Why you need to know about the negligence rule and the account statement rule
- Should we check endorsements and send them back as "missing"?
- Treasury checks, postal money orders, and other special checks
- Why we absolutely do not give cash back, cash, or deposit checks made payable to a business into a personal account

WEBINAR DETAILS

Understanding endorsements and proper check handling are crucial to making sound check-cashing decisions. A check is a unique type of contract where ownership can be transferred by the endorsement on the back. This webinar will explain who has the right to endorse the back of a check and proper endorsement placement. You'll learn what happens if a check is not endorsed properly; when it's best not to accept the check at all due to missing or problem endorsements; why business checks are not put into personal

accounts; and why cash is not given on business accounts. Many tricky issues will be addressed, including deceased accountholders, business accounts, endorsements for minors, income tax check endorsements, trustee endorsements, and endorsements by powers of attorney. Learn how to safely handle checks and ensure that you and your financial institution will be protected from loss on negotiable instruments.

WHO SHOULD ATTEND?

This informative session is for tellers, head tellers, managers, branch operations staff, bookkeeping staff, compliance officers who approve checks, and deposit representatives who work with checks and accounts.

TAKE-AWAY TOOLKIT

- Teller handbook (over 600 pages)
- Employee training log
- Interactive quiz

DON'T MISS THESE RELATED WEBINARS! **2021 New Accounts Series**

MEET THE PRESENTER

Deborah Crawford, Gettechnical Inc.

Deborah Crawford is the President of Gettechnical Inc., a Virginia/Florida based firm, specializing in the education of financial institutions across the nation. Her 30+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees.

Debbie specializes in the education of financial institution employees and officers in the areas of deposit account laws, new account documentation, insurance, complex compliance regulations, and IRAs.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. ~~Recorded~~ On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the **BOTH Option to receive all the benefits listed above! Full registration descriptions can be found [here](#).**

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585