



Handling POAs & Living Trust Documents on Deposit Accounts & Loans

(90-minute webinar – available live or on-demand)

Wednesday, August 11, 2021

12:00 PM Pacific

1:00 PM Mountain

2:00 PM Central

3:00 PM Eastern

[Register Here](#)

How much power is in that power of attorney? Do you know the different types and what they can do? What's a living trust? How do POAs and living trusts affect deposit accounts and loans? Not sure? Get the scoop on both with this detailed presentation that includes checklists and questions to ask.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Distinguish various types of power of attorney documents (durable, springing, limited, military, etc.) and when they can be used
- Identify actions the attorney in fact and trustee can and cannot take on behalf of an accountholder
- Differentiate between an attorney in fact, representative payee, and an authorized or convenience signer
- Explain who can sign for the living trust and whether all trustees must sign the account and/or loan documents
- Reduce your institution's risk of loss from powers of attorney and living trusts

WEBINAR DETAILS

Powers of attorney and living trust agreements are complex legal documents used to transact business with your financial institution daily. They can expose your institution to significant risk if the attorney in fact or trustee acts outside the scope of their authority – whether intentionally or innocently.

Opening a deposit account for a trust is substantially different from opening an account for an individual. Similarly, lending to a trust is considerably different from lending to an individual. Likewise, dealing with the attorney in fact is different from dealing with an actual accountholder. This webinar will explain everything you need to know about powers of attorney and living trusts involving deposit accounts and loan transactions.

WHO SHOULD ATTEND?

This informative session will benefit both deposit and loan operations, including new accounts personnel, loan documentation staff, loan officers, tellers, attorneys, compliance personnel, auditors, and managers.

TAKE-AWAY TOOLKIT

- Checklist of items to request when opening a deposit account for a living trust
- Checklist of items to request when lending to a living trust
- Important questions to ask when accepting a power of attorney
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!

New Accounts Series:

20 Legal Types of Accounts: Ownership, Documentation & CIP

on Wednesday, September 8, 2021

MEET THE PRESENTER

Elizabeth Fast, JD, CPA, Spencer Fane LLP

Elizabeth Fast is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Elizabeth is the head of the firm's training division. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions.

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. 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