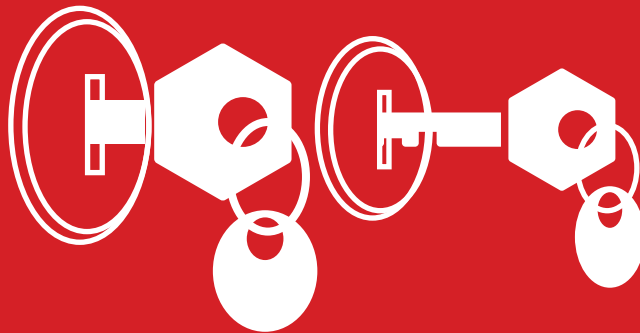


**Secure enough with your knowledge
of safe deposit procedures?**



**Presentation Date: April 26, 2016 • Location: Houston Highway Credit Union
8120 Washington Avenue, Houston, TX 77007**

2016 Safe Deposit Presentation

If you have any questions regarding safe deposit operations, compliance, legal and disaster issues, then this is the presentation for you! David McGuinn, nationally known safe deposit expert, will provide clear and concise answers to questions regarding your institution's responsibility and potential liability.

9:00am - 12:00pm Top 50 Important Safe Deposit Procedures

1:00pm - 4:00pm Legal: Compliance, Regulations & Disasters

\$199 if registered by 04/15/2016

\$249 after 04/15/2016

LUNCH INCLUDED!

Substitutions are always welcome

Space is limited, so register early!

Please RSVP with Jacky Tamez at Houston Highway Credit Union (713-864-4438 x 132)

or email: chaptertraining@houstonhighwaycu.com NO LATER than 5:00 pm on Friday, April 22, 2016. Space is limited.

Refunds will not be given after this day.

Make checks payable to: Houston Chapter of Credit Unions

and mail to: Houston Chapter, attn: Craig Atkinson, 8120 Washington Ave, Houston, TX 77007.



Safe Deposit Operations, Compliance, Legal & Disaster Issues

(Answers to the "Most Frequently Asked" Questions – 2016 Regulatory Update)

Improve Your System:

Are your internal safe deposit procedures now in compliance with all state, federal and security regulations and do you follow correct day-to-day operating procedures? This timely and comprehensive presentation contains important information about your "Most Frequently Asked" operations and compliance questions. It covers the SCRA, USA Patriot Act, Suspicious Activity Reporting, Bank Protection Act, OCC, FDIC, NCUA and ADA regulatory requirements, plus recommended procedures for renting, surrendering, box access, key control, deceased renters, living trusts, payable-on-death accounts, delinquent boxes, record retention, unclaimed property and many other legal and operation issues.



David McGuinn, a nationally known safe deposit expert will provide clear concise answers to complicated questions regarding your institution's responsibility and potential liability. He will also identify various compliance issues and provide correct procedures for each regulatory, operations, liability and disaster topic.

What Will You Learn?

Please answer the following questions to determine if you have correct internal procedures in place for each topic.

<u>Yes</u>	<u>No</u>	REGULATORY, COMPLIANCE AND DISASTER ISSUES
___	___	Are you handling deceased safe deposit box renter transactions properly?
___	___	Are you ready if a flood fills your vault and boxes with contaminated water?
___	___	Are you familiar with your state's unclaimed property reporting requirements?
___	___	Do you have documented SAR and USA PATRIOT Act employee training records?
___	___	Do you know how the Servicemembers Civil Relief Act applies to past due boxes?
___	___	Do you know how to inventory dangerous or illegal items found in a past due box?
___	___	Are your delinquent box collection procedures in compliance with your state laws?
___	___	Are you aware of the OCC, FDIC and NCUA safe deposit examination requirements?
___	___	Do you have procedures describing all seven transactions that require a "SAR" filing?
___	___	Do you follow correct federal record retention requirements for safe deposit documents?
___	___	Do you know why a \$17M dollar lawsuit was filed recently because of past due box mistakes?
<u>Yes</u>	<u>No</u>	OPERATIONS, LAWSUITS & LIABILITY ISSUES
___	___	Are you familiar with the <u>four</u> different types of box rental contracts?
___	___	Do you follow the <u>ten</u> steps that are needed when granting box access?
___	___	Are you now following the <u>four</u> most important key control procedures?
___	___	How can FDIC/NCUA signs, logos or brochures create safe deposit liability?
___	___	Do your employees perform the <u>ten</u> necessary steps when boxes are closed?
___	___	Are you providing a "No Insurance Disclosure Notice" to all new box renters?
___	___	Do you have at least <u>ten</u> items included in your new safe deposit box renter's kit?
___	___	Do you require <u>five</u> types of identification from every signer on a new box contract?
___	___	Are you aware of your liability if box access is allowed "before or after" lobby hours?
___	___	Do you know why you will lose a lawsuit if you are leaving anyone in your vault alone?

How did you do on the test? *(This presentation addresses all of these issues and much more)*

Who Should Attend?

This informative program is designed to update compliance officers, vault supervisors and attendants, branch managers, auditors, training directors, new account personnel and your in-house legal counsel.

YOUR SPEAKER: David P. McGuinn, President and founder of Safe Deposit Specialists, is a former banker with over 45 years of safe deposit experience. His nationwide clients often referred to him as the safe deposit GURU. In all 50 states he has trained over 350,000 safe deposit personnel since 1969 and is a featured speaker for the American Bankers Association, National Association of Federal Credit Unions, FDIC, CUNA, and has been interviewed by all major TV networks and by numerous nationwide financial publications on current safe deposit issues. McGuinn has created many safe deposit forms, marketing brochures, training DVD's, and his Policy and Procedures Handbook, Regulatory/Compliance and Disaster Recovery Manuals are now recognized as the accepted standard for the safe deposit industry. www.sdspec.com