



Handling Checks & Accounts After Death of a Customer

March 22, 2017 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge

When your account holder dies, there are usually many aspects of their life still outstanding. During this program we will look at the checks and accounts. Insurance checks, treasury checks and regular checks, what are you supposed to do and what can you do to help the account holder and his or her family. What if there will be no official estate account? We will cover the death affidavits, usufruct accounts and all succession issues.

What you will learn:

- How many days, after death, can I pay checks my customer wrote?
- How to handle treasury checks after death ?
- What happens to customer's funds on social security representative payee accounts?
- Who can negotiate a check after death made payable to the customer?
- What documentation do we need to prove someone can act for decedent?
- Can the spouse endorse checks for decedent?
- Who can negotiate checks "To the Family of John Doe"?
- Many other questions you get asked daily at the death of an account holder.
- Payable-on-death accounts.
- Official notice of a customer's death.
- Can a joint owner gain access after death?
- What is a judgment of possession?
- Affidavits: less than \$5,000, surviving spouse, small successions.
- How to setup a usufruct account?
- Who may act on business accounts after a death?
- Setting up Estate Accounts.

Who Will Benefit

Customer service representatives, front line staff, compliance officers, support personnel, new account representatives, tellers, sales representatives, personal bankers, cashiers, branch managers, branch administrators, training staff, and any other staff who has customer contact

Registration Fee

\$250, per LBA member
\$450, per non-member

Workshop Instructor



Deborah Crawford is the President of gettechnical, inc. a Baton Rouge-based firm, specializing in the education of banks and credit unions across the nation. Her 27+ years of banking and teaching experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees. Deborah's specialty is in the deposit side of the financial institution where she teaches seminars on regulations, documentation, insurance and Individual Retirement Accounts.