

# Top 10 Reasons Your Member May Not Be Fully Insured by the NCUSIF

Distance Learning

Wednesday, January 13, 2010 • 3:00 pm – 4:30 pm Eastern

You are talking to one of your most loyal and wealthy members. The member asks, "Am I insured?" You pull the account cards and find some are 20 years old. There are missing signatures, erasures, and some suffixes without contracts at all. Is your member properly insured?

Account reviews and proper training can help you identify issues and changes that may be necessary – especially for accounts that were opened before Customer/Member Identification Program regulations became effective. Proper execution of account titling, signature cards, and resolutions is critical to ensure your members are covered under the NCUSIF deposit insurance policies and guidelines. You must understand the connection between ownership and NCUSIF coverage to know whether accounts are adequately covered. Learn ten reasons why your member might not be fully insured and how to avoid them.

## HIGHLIGHTS

- Resources for members
- Addressing member concerns
- Has your member signed "personally" on signature cards?
- Does your member have Share Certificates or CDs with "mixed conjunctions?"
- Does the POD designation have a "qualifying beneficiary?"
- Do you have joint accounts that are trusts or corporations?
- Unclear signature cards that default to "individual"
- Do you have corporations with more than \$250,000?
- Are your nonprofit organizations set up as "personal accounts?"
- Sole proprietor accounts that are counted for business insurance

## ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.

Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ 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 area of deposit account laws, new account documentation, insurance, complex compliance regulations and IRAs.

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**Sign Us Up!                      Top 10 Reasons Your Member May Not Be Fully Insured by the NCUSIF**  
**January 13, 2010**

Credit Union \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person \_\_\_\_\_

Format Ordered

Email Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_



## Payment Method:

Enclosed is a share draft/check for \$ \_\_\_\_\_ payable to Tennessee Credit Union League.

A share draft/check for \$ \_\_\_\_\_ payable to Tennessee Credit Union League will follow.

I authorize Vol Corp Credit Union to debit the credit union account for \$ \_\_\_\_\_

Account #: \_\_\_\_\_ Authorized Signature: \_\_\_\_\_

(Requires prior completion of Authorization Agreement for Direct Payments [ACH Debits].)

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