

## OnDemand - Webinar

Check fraud losses are estimated to exceed \$18 billion each year. A recent nationwide counterfeit check operation is projected to have caused over \$9 million in losses. With more and more counterfeit checks flooding financial institutions, this number is sure to increase. Unfortunately, most Kansas banks don't understand their legal rights and responsibilities for dealing with check fraud when losses occur. If you're confused about what your bank's legal responsibility might be in various check fraud situations as a Kansas bank, this seminar is for you.

### Pricing for OnDemand:

___ \$100 M and under:	\$400
___ \$101 M to \$400 M:	\$600
___ \$401 M to \$750 M:	\$800
___ \$751 M to \$1B:	\$1,000
___ Over \$1B:	\$1,200
___ Associate Member:	\$800
___ Non-Member:	\$1,500

Please email completed form to Natalie Wareham at [education@ksbankers.com](mailto:education@ksbankers.com) or fax to 785-272-8392.

### TOPICS TO BE COVERED:

- » Tips for spotting counterfeit, forged and altered checks
- » Procedures that can be used to reduce your bank's exposure to check fraud losses
- » A plain English explanation of your bank's legal responsibility for counterfeit, forged and altered checks under the Kansas Uniform Commercial Code, Regulation CC, and other federal regulations
- » Factors used to determine whether a check fraud victim has the legal right to expect reimbursement for a loss under Kansas law



#### Program Presenter

### TERRI D. THOMAS, J.D. EVP & DIRECTOR OF KBA LEGAL DEPARTMENT

Terri D. Thomas is the EVP and Director of the Kansas Bankers Association Legal Department, which specializes in providing compliance and legal assistance to Kansas banks. Terri has worked with financial institutions for over thirty-nine years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer of Bank of America and its Kansas predecessors.