

July 6, 2023 - VIRTUAL

Studies repeatedly show that a bank offering products that are geared towards minors receives a range of benefits, including building trust and brand loyalty with the minor that extends long after the minor becomes an adult. In a world full of financial service providers that are competing with the bank, it is important to understand what the law allows in order to attract and maintain these banking relationships with today's youth. This webinar will review the ins and outs of Kansas deposit and lending laws that apply to banks wishing to do business with adolescent customers, as well as reviewing federal laws and regulations which may also impact the relationship.

TOPICS WILL INCLUDE:

- Establishing sole and joint ownership savings and checking accounts for minors;
- Issuing debit and credit cards to minors;
- Allowing overdrafts on a minor's account;
- Allowing online access to minors holding bank accounts;
- Calculating FDIC insurance coverage on accounts involving minors;
- BSA-CIP requirements when dealing with a minor's new account;
- Handling deposits for minors who are too young to do business for themselves;
- Making a loan to a minor.

**Program Presenter****TERRI D. THOMAS, J.D.****EVP/COO, KANSAS BANKERS ASSOCIATION**

With over 40 years of banking experience, Terri brings real world instruction delivered in an upbeat and relaxed style.

WHEN A MINOR WANTS TO BE A BANK CUSTOMER
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Program Agenda
2:30 - 4:00 p.m. CT

Registration Fees

ASSET SIZE	LIVE	ON-DEMAND	BOTH
\$25 mil & under	___ \$150	___ \$200	___ \$250
\$26 mil - \$100 mil	___ \$250	___ \$300	___ \$350
\$101 mil - \$250 mil	___ \$350	___ \$400	___ \$450
\$251 mil - \$400 mil	___ \$450	___ \$500	___ \$550
\$401 mil - \$750 mil	___ \$550	___ \$600	___ \$650
\$751 mil - \$1 bil	___ \$650	___ \$700	___ \$750
Over \$1 billion	___ \$750	___ \$800	___ \$850
Assoc. Members	___ \$550	___ \$600	___ \$650
Non-members	___ \$1,500	___ \$1,600	___ \$1,700

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than three attending, please email Natalie Wareham at nwareham@ksbankers.com. Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked and received by the KBA prior to the event. No video or audio recording allowed.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at **www.ksbankers.com**