

ACCOUNT TITLING SEMINAR | Fall & Spring Dates

April 30, 2025
Columbia Courtyard by Marriott

September 24, 2025
MBA Office, Jefferson City
Limited seating for 28 attendees.



This program is designed to help bankers provide superior customer service to depositors while reducing risks to the bank. It will help bankers assist their customers in selecting the appropriate accounts to meet the needs of the customers. Specific topics include individual accounts, sole proprietorships, joint accounts, business accounts, trusts, transfers to minors, powers of attorney, estates and conservatorships. A common theme for each of these topics will be how to use various types of accounts to provide innovative methods of handling the customer's funds. The program is designed for new and experienced account officers.

TOPICS COVERED

Account Types and Ownership, Benefit and Control

Individual Accounts

- Sole Proprietorships
- Death or Incapacity of an Individual Owner
- Titling

Joint Accounts

- Tenancy in common
- With Right of Survivorship
- By the Entirety
 - Same-Sex Couples
- Titling

Pay on Death

- Right of Setoff after Death
- Titling

Trust Account

- Trust Basics
- Irrevocable Trusts
- Trust Certifications
- Successor Trustees
- Titling

Estate Accounts

- Estate basics
- Small Estate Affidavit vs. Letters Testamentary
- Supervised vs. Independent Administration
- Titling

Minor Accounts

- Uniform Transfers to Minors
- Joint Account with Parent
- Foster Child Accounts
- Titling
- Common Issues; Responsible Parties

Corporate, Partnership and LLC Accounts

- Due diligence review
- Confirming authorized signers
- Regulatory requirements
- Death or Incapacity of an Authorized Signer on an Account Owned by an Entity
- Titling

Personal Custodians/Custodians for Adults

- Titling
- Conservatorship

Power of Attorney

- Basics
- Durable Powers of Attorney
- Due diligence
- Common issues/Red flags
- Limitations and restrictions
- Representative Payee
- Titling

Campaign, Candidate and Political Action Committee Accounts

Special Account Designations Associations/Informal Groups

Taxpayer ID Guidelines; Consequences of Using the Incorrect Number

- ITINs

Adverse Claims to Accounts and Account Disputes

Adding and Removing Account Owners

ABOUT THE INSTRUCTOR



Mara J. Lahnar, Partner – Mickes O'Toole

Mara is a corporate law attorney at Mickes O'Toole, and her focus is on banking and finance law. Mara works with banks and other

financial institutions on general corporate matters, loan documentation, regulatory compliance, contract review, foreclosures and loan enforcement, litigation strategy and workouts.

Recently, Mara was instrumental in updating the MBA Titling Accounts Manual.

Before joining Mickes O'Toole, she spent approximately nine years with a large law firm in St. Louis. During that time, Mara also gained some experience in estate planning, probate and trust administration.

Mara is licensed to practice law in Missouri and Illinois, including the eastern and western districts of Missouri and the southern district of Illinois. She is a member of the Missouri Bankers Association's Bank Counsel Section.

WHO SHOULD ATTEND

This seminar is valuable to both a new account officer or customer service representative, as well as staff members who would like to improve their understanding of accounts.

ACCOUNT TITLING SEMINAR

2025 Fall & Spring Dates

DATES & LOCATIONS

April 30, 2025

Courtyard by Marriott
3301 Lemone Industrial Blvd,
Columbia, MO
573-443-8000

Limited seating for 28 attendees.

September 24, 2025

MBA Office
207 E. Capitol Ave,
Jefferson City, MO
573-636-8151

SCHEDULE

8:30 a.m. Registration
9 a.m. Seminar begins
Noon Lunch
1 p.m. Seminar resumes
3:30 p.m. Adjournment

Bill to

Bank _____

Address _____

City/State/ZIP _____

Phone _____

Name of attendees

Name _____

Title _____

Email _____

April 30 | Columbia

Sept. 24 | Jefferson City

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Name _____

Title _____

Email _____

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Method of payment

Member fee \$295 # _____ \$ _____

Each additional \$250 # _____ \$ _____

Nonmember Fee \$1180 # _____ \$ _____

Total amount due: \$ _____

Check enclosed, payable to Missouri Bankers Association

Invoice the bank.

Credit Card Payment

(Please type)

Exp. Date _____ CVV _____

No. _____

Type Name _____

Signature _____

REGISTRATION INFORMATION

Member Fee \$295

Each Add'l \$250

Nonmember Fee \$1180

The cost of meals included in the registration fee for this meeting is \$22. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

CANCELLATION/REFUNDS

Full refunds will be granted for cancellations received by MBA at least 10 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days before the seminar. Substitutions are always permitted.

CPE CONTINUING EDUCATION

CPE will be granted to registered attendees upon request.

Specialized Knowledge – approximately 6 credits

Instructional Delivery Method: Group Live

Prerequisites: Basic banking knowledge

Program Level: Basic

Advanced Preparation: None

ABA PROFESSIONAL CERTIFICATIONS

The program has been submitted to American Bankers Association (ABA) Professional Certifications for credits.

THREE WAYS TO REGISTER

📞 573-636-8151

🌐 mobankers.com

✉️ Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

