

Teller Handbook

Introducing the Teller Handbook. It is a must for all persons involved with teller work. It addresses the different types of negotiable instruments, how to develop star teller qualities, security procedures, and identification of counterfeit money. This is newly developed so, now is the perfect time for you to add a new tool to your information library. It includes endorsements, Reg CC, substitute checks, treasury checks, fraud, robbery & more.

Deposit Accounts Handbook

This state deposit account manual is a must for all persons involved with opening accounts in your state. This wonderful, user-friendly reference manual includes CIP-required identification on all accounts, how to identify the person opening the account, types of ownership (individual, joint, POD's, agents, powers of attorney), business accounts, new rules on handling low risk & high risk money services businesses. States include: Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Indiana, Illinois, Louisiana, Michigan, Mississippi, Missouri, South Carolina, Tennessee, Texas, Virginia, Washington, Wisconsin. Share Accounts Handbooks include Alaska, Louisiana, Michigan, Mississippi and Texas

IRA Handbook

The IRA manual is a must for all persons involved with IRAs. It addresses the purpose of IRAs, the role IRAs play in a customer's retirement strategy and all the different types of IRAs and their eligibility requirements. This manual is constantly changing and being updated with the new issues that the IRS puts out. So, if you have an older version of our manual now is the perfect time for you to update your information library. It includes products, distributions, compliance & reporting.

Health Savings Accounts Handbook

The HSA manual will teach you how new innovative Health Savings Accounts will change the way millions can save to meet their health care needs. Any individual who is covered by a high-deductible health plan may establish an HSA. This manual includes contributions, eligibility requirements, tax reporting, distributing & compliance. This manual goes from A to Z on Health Savings Accounts, and is designed to enable you to answer most customer questions about HSAs and to open, document and report these products correctly. Learn about eligibility rules, contribution rules and distributions from Health Savings Accounts.

Deposit Compliance Issues

The Deposit Compliance manual is a good overall review of compliance for beginners and those who work the frontline. It reviews federal deposit regulations that are often overturned by the frontline because of lack of knowledge of the federal law. It includes Reg CC, Reg DD, Reg E, Reg D & BSA. An introduction into deposit compliance issues facing new accounts and tellers, this manual focuses on Regulation D, E, CC, DD and BSA from the front-line point of view. It includes an overview of each regulation and quizzes to test the knowledge of those working together to keep the financial institution in compliance. Updated for current year!

SAR Handbook

The new SAR will require changes to financial institutions' anti-money laundering (AML) programs. The detailed transaction requirements and the subject's information may require changes to incident reports for the frontline when filing a red flag. Financial institutions may have to add data fields to new accounts worksheets to gather emails, gender, NAICS, phone numbers, and more in order to complete the required SAR fields. Implementing the new forms and information will require thought and detailed analysis of present processes. This is a line-by-line breakdown of the SAR form and much more

The CTR Handbook

One of the most complex jobs of the frontline and the BSA department is to complete and submit accurate currency transaction reports. Here is what you have been waiting for. You will receive not only a breakdown of the form but also multiple samples of the new CTR. As most of you have noticed by now, this new CTR form is very different in style and approach than its predecessors. It is going to take some work to gather the information that you need in the new format. We will review the new data fields and go over the new forms line by line so that you can prepare for the new requirements. We will look at new terminology and requirements on each of these forms.