



Managing E-SIGN, E-Statements & E-Disclosures

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Wednesday, August 17, 2011

Are you confident that your bank's e-statement program is compliant with legal and regulatory guidelines? Many banks have unwittingly established unlawful online banking programs, which are in violation of the federal E-SIGN Act. If you are caught operating a noncompliant program, every e-statement you've ever sent could be deemed legally invalid. Regulatory fines, defense costs, and legal settlements could far exceed the potential savings e-statements provide.

Community banks engaged in electronic banking are legally obligated to adhere to the Electronic Signatures in Global and National Commerce (E-SIGN) Act. E-SIGN disclosure rules prohibit banks from implementing wholesale switchovers, in which all customers are automatically converted to e-statements. Instead, E-SIGN requires customers to "opt-in" before receiving e-statements, so paper statements must be available to customers who lack the technology (or desire) to view statements electronically.

Your bank is obligated (for legal and business reasons) to manage e-statements, e-disclosures, and other e-records effectively and compliantly. Join us for a review of E-SIGN, E-Statement, and E-Disclosure compliance risks and rules, policies and best practices for banks.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- What is E-SIGN, and what does it require of your bank?
- Why and how banks typically mismanage E-SIGN compliance
- E-SIGN e-disclosure requirements: What are you required to tell customers? What constitutes lawful, well-written e-disclosures?
- Understanding and complying with E-SIGN consumer consent provisions and processes
- Why and how customers must prove technological competence to receive e-statements
- Potentially-costly consequences of

noncompliance with E-SIGN

- What to do if your community bank is violating E-SIGN
- Growing your bank's e-statement program – compliantly and successfully
- Timely information, expert advice, best practices, and compliance tips to implement immediately

WHO SHOULD ATTEND?

This informative session is a must to ensure legally compliant e-banking. Compliance officers, risk managers, operations managers, business development managers, and others charged with managing online banking, E-SIGN, E-Statements, and E-Disclosures will benefit from this program.

MEET THE PRESENTER

**Nancy Flynn,
Founder/Executive Director,
The ePolicy Institute™**



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