Location & Details

This seminar will be held on Thursday, March 12, 2026, at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN. Directions, maps and a list of local hotels are available on our website at indiana.bank or by calling 317-387-9380. The program fees include training materials, continental breakfast, lunch and refreshments.

Agenda

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Resumes

All times in ET

Who Should Attend

New account representatives, CSRs, new account supervisors, and officers whose responsibilities include opening or managing new accounts. Excellent for supervisors or officers who have recently assumed the responsibility of the new account area but perhaps have never worked in new accounts. Internal Auditors, Quality Control, Trainers, Branch Managers and Compliance Officers will find the information exceptionally beneficial.

Confirmation/ Cancellation

The IBA will send confirmations as requested for its programs. Please check the appropriate box on the registration form. If you have questions, contact Katie Yates at 317-387-9380 or via email at kyates@indiana.bank.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at any time.

Program Overview

Managing risk is the #1 priority for all financial institutions, starting at the new account desk. If a criminal cannot open a bank account, they cannot negotiate a stolen check, embezzle from their employer, or steal from your organization and community. Well-trained new account personnel and universal bankers who recognize and stop attempted fraudulent activity are the first lines of defense in protecting a financial institution from fraudsters. Unfortunately, new account personnel are often trained "on the job," which results in an environment of potential vulnerability and unnecessary losses.

Trust and business accounts continue to grow in popularity and complexity - LLCs owned by Revocable Trusts and businesses owned by other businesses... the need for ongoing compliance training is paramount to maintain diligence and update processes and procedures.

This full-day program is one of the country's most comprehensive seminars on opening deposit accounts. The session answers many of the complicated questions customers and employees ask. The 200+ page detailed manual, included in the registration and customized to your state law, has become an invaluable resource for banks across the state. These workshops are highly interactive. Come prepared to get your questions answered!

HYBRID TRAINING NOW AVAILABLE

Live Training will be at the Center for Professional Development

Virtual Training connection links and handouts will be provided 2-3 days in advance to allow for printing of the materials before class.



Opening New Accounts Documentation and Compliance

March 12, 2026

9:00 am - 4:00 pm ET

INDIANA BANKERS ASSOCIATION

IBA Center for Professional Development

8425 Woodfield Crossing Blvd
Suite 155E
Indianapolis, IN 46240

Meet Your Presenter



Matthew "Matt" Dickinson
Training Resources Consulting, LLC
Managing Member

Matt Dickinson, an 18+ year banker and leading retirement account consulting and education provider, acquired Training Resources Consulting, LLC, a well-known and highly respected name in the financial industry recognized as one of the country's foremost experts in New Accounts Documentation and Compliance education. After five decades in the financial industry, Suzie Jones retired effective January 1, 2024. Matt will continue to use the new account training program and materials Suzie developed, known for its customization to state law and one of the industry's most outstanding and comprehensive resources. Matt is known for his approachability, sense of humor, and passion for providing knowledge to bankers so they can serve the bank's customers confidently while managing the risk. He partners nationally to provide new account training for 16 state bankers associations.

Matt enjoys family time with his wife and four daughters, cooking, and has completed three full Ironman triathlons; with the dedication and patience it takes to complete this task, he wants his seminar participants to know they will receive the same patience and dedication.

INDIANA BANKERS ASSOCIATION

Seminar Topics

- Six Essential Requirements for Opening Any New Account
- Understanding Signature Card and Account Agreement Contracts
- TIN Compliance – W-8 and W-9
- New W-8 Foreign Tax ID Number (FTIN) Requirements for Foreign Account Holders
- Learn how a bank lost $100,000 by succumbing to the "good customer syndrome"
- Sole Proprietorships | Sole Proprietorship Accounts for Married Couples
- Why are there so many different types of partnerships, and what is the difference?
- General Partnerships | Limited Partnerships | Limited Liability Partnerships
- Limited Liability Company - Single Member | Multi-Member | Series LLC | LLC Owned by an Entity or Trust
- Corporations - S Corps | Professional and Non-Profit Corporations | 501(c)(3) Tax-Exempt Non-Profits
- Escrow Intermediary Accounts | Non-Profit Social Clubs and Associations |Political Organizations
- Public Funds and Governmental Units | Interest on Lawyer Trust Accounts (IOLTA)
- FinCEN – Beneficial Owner Due Diligence Rules
- Documenting Foreign (out-of-state) Businesses
- Documentation requirements and FINCEN certification of complex, layered business structures
- Resolutions – purpose and proper completion
- Access to and impact on a business account when a business signer or owner dies
- Consumer Accounts: Individual | Joint with Rights of Survivorship | Tenants-In-Common Without Rights of Survivorship
- When does a personal representative have access to information upon the death of an account owner?
- Adding Authorized Signers or Agents to Personal Accounts
- Power of Attorney – Out-of-House Form, Statutory POA Requirements
- Opening accounts when the owner of the account is not present
- Trust Account Overview – Why Set Up a Trust?
- And much more!

Opening New Accounts

(Dept. 13)

_____
Name

_____
Nickname for Badge

_____
Bank/Firm

_____
Address

_____
City/State/Zip

_____
Phone

_____
Emergency Phone # (In case of bad weather, etc.)

_____
Email

Fees
IBA Members
$295 - First attendee
$245 - Each additional attendee

- Live
- Virtual

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. 100% surcharge applied to non-members.

Payment Information
Total payable to the IBA Foundation, Inc.
Credit Card Information (Please circle one):

Check Enclosed VISA MasterCard AMEX

_____ _____
Cardholder Name CVV Code

_____ _____
Card Number Exp. Date