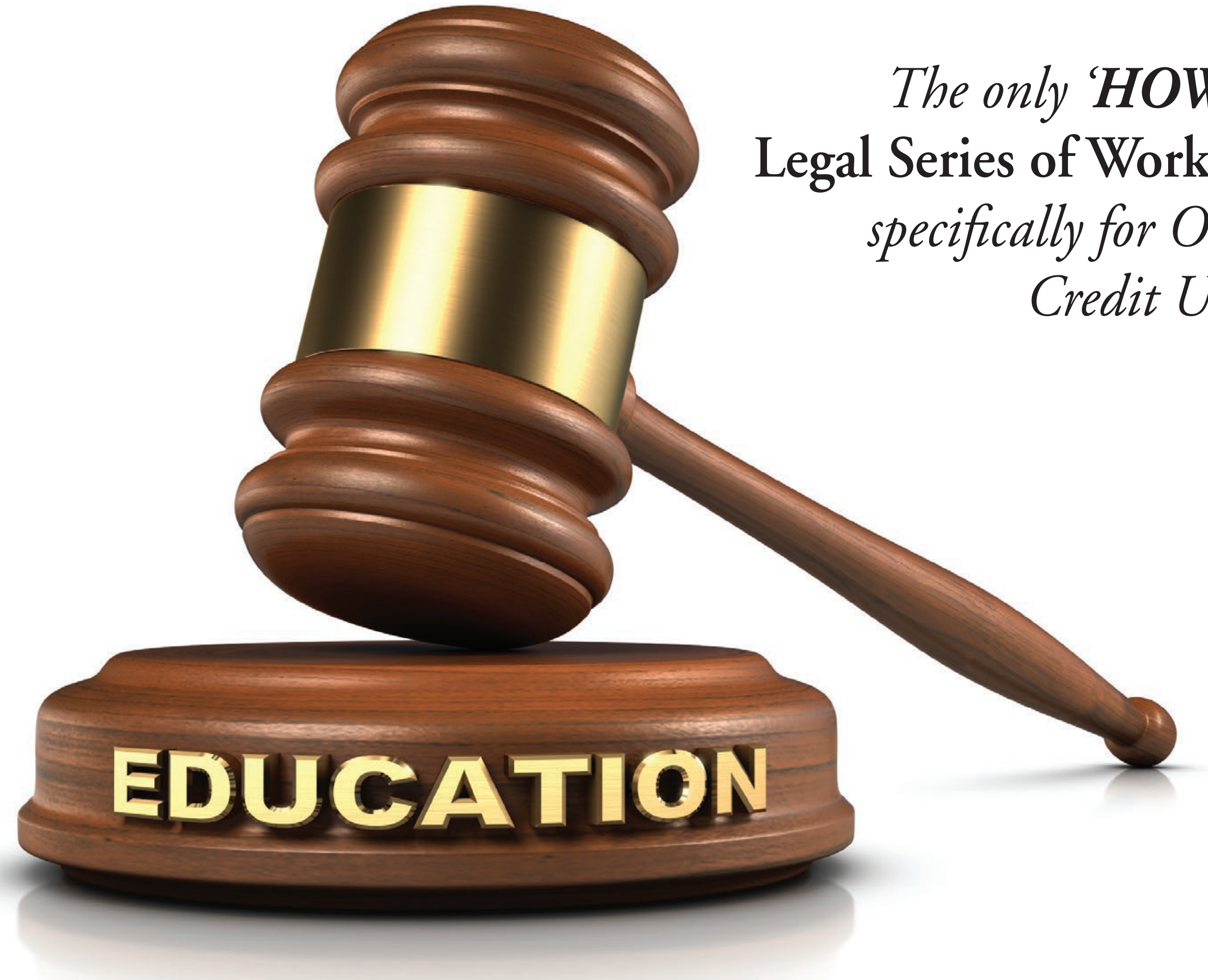
THE 'HOW–TO'

LEGAL WORKSHOPS

The only ***'HOW-TO'***
Legal Series of Workshops
specifically for Ontario Credit Unions.



Take advantage of TLi's "How-To" Legal Workshops. Each session, three and a half hours in length, will provide credit union employees with the tools, knowledge and skills to effectively deal with the following topics: ***Trust Accounts, Opening Personal Accounts, Forms of Business Organization & Opening Business Accounts and Management of Incompetent & Deceased Member's Accounts.***

FACILITATOR – PENNY LYNN RINTOUL LL.B., M.B.A.

Penny is an associate in the firm of RZCD Law Firm LLP. She graduated from the University of Western Ontario with a Bachelor of Arts in Administrative Studies in 1987 and received her Bachelor of Laws and Master of Business Administration from the University of Western Ontario in 1991. She was called to the Bar of Ontario in 1993. Penny worked with a limited-market securities dealer and a franchisor before moving to Credit Union Central of Ontario in July 1995 as Legal Counsel. Penny focuses on providing advice on share offerings, incorporations, mergers and acquisitions, regulatory issues affecting the Ontario credit union system and provides legal advice to credit unions on general corporate matters.

SEPTEMBER 17TH & 18TH, 2013 • HOMEWOOD SUITES & HAMPTON INN, TORONTO

TLi

THE LEARNING INSTITUTE

a division of Level Five Strategic Partners Inc.

THE 'HOW–TO' LEGAL WORKSHOPS

TRUST ACCOUNTS

Tuesday, September 17th, 2013 • 9:00 am – 12:30 pm

This 3.5 hour session will increase the level of knowledge and understanding for those employees responsible for dealing with trust accounts. The facilitator will focus on the necessary steps to properly deal with trust accounts.

The following is included in this workshop:

- What is a trust account
- Types of trust accounts and examples of each
- Powers and duties of trustees
- Rights of beneficiaries
- Income tax implications
- Implications of all beneficiaries attaining the age of majority
- Advantages and disadvantages of trusts
- Credit Union responsibilities
- Documentation
- Deposit insurance
- Money laundering requirements

OPENING PERSONAL ACCOUNTS

Tuesday, September 17th, 2013 • 1:30 pm – 5:00 pm

This 3.5 hour session will increase the level of knowledge and understanding for those responsible for opening personal accounts. The facilitator will focus on each type of account including personal, trust and representative, and how to properly complete each required form.

The following is included in this workshop:

- Individual personal accounts
- Joint personal accounts, both as joint tenants and as tenants in common
- Trust Accounts – Internal and documented
- Representative accounts opened under a power of attorney or a statutory guardianship order
- Money-laundering issues

FORMS OF BUSINESS ORGANIZATION & OPENING BUSINESS ACCOUNTS

Wednesday, September 18th, 2013 • 9:00 am – 12:30 pm

This 3.5 hour session will increase the level of knowledge and understanding for those responsible for opening business accounts. The facilitator will focus on each type of account, including sole proprietorship, partnership, corporation, and unincorporated associations and how to complete each required form.

The following is included in this workshop:

- Forms of business organization, including sole proprietorship, various types of partnerships, various types of corporations, trusts, and unincorporated association
- Opening accounts for each form of business organization, including sample completed documentation and a discussion about money-laundering requirements
- Special accounts – municipalities and school boards, First Nation bands and condominiums

MANAGEMENT OF INCOMPETENT & DECEASED MEMBER'S ACCOUNTS

Wednesday, September 18th, 2013 • 1:30 pm – 5:00 pm

This 3.5 hour session will clarify the handling of the accounts of mentally incompetent members and deceased members. The facilitator will take participants through the necessary steps required to effectively deal with accounts when the account holder becomes incapable of managing the account and with loans, deposits and safety deposit boxes when a member passes away.

The following is included in this workshop:

- Power of Attorney
- Statutory Guardianship
- The Estate with and without a will
- How an Estate is administered
- How deposits are handled upon death
- How loans and mortgages are handled upon death
- How funds are distributed to those entitled to them
- Money-laundering issues

REGISTRATION FEE PER SESSION:

- **$395.00 + HST = $446.35**

MULTIPLE SESSION/ATTENDEE DISCOUNTS

- **$345.00 + HST = $389.85**

  If you register 3 or more attendees or sessions

REGISTRATION FEE INCLUDES:

Break refreshments and handouts.

LOCATION:

Homewood Suites & Hampton Inn

5515 Eglinton Avenue West, Toronto, ON M9C 5K5

TO REGISTER:

Return the registration form to:

Jan Hall, National Training Coordinator

Level Five Strategic Partners Inc.

27-4444 Eastgate Parkway, Mississauga, ON L4W 4T6

Tel: 905-602-0644 Ext. 0 • Fax: 905-602-0063

PLEASE REGISTER NO LATER THAN 2 WEEKS PRIOR TO YOUR SESSION DATE.

THE 'HOW-TO' LEGAL WORKSHOPS - REGISTRATION FORM

Name: ______________________________

Credit Union: ______________________________

Address: ______________________________

______________________ Postal Code: ______________

Telephone: ______________ Fax: ______________

Email: ______________________________

I will be attending session/s:

❒ Sept. 17th AM – Trust Accounts
❒ Sept. 17th PM – Opening Personal Accounts
❒ Sept. 18th AM – Forms of Business Organization & Opening Business Accounts
❒ Sept. 18th PM – Management of Incompetent & Deceased Member's Accounts

Payment Enclosed $ ______________

❒ Cheque to Follow

Make cheque payable to
Level Five Strategic Partners Inc.

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