# 2020 IBA Deposit/Operations Compliance School

## Wednesday, April 15
- **9:00am - 9:30am**  
  Registration
- **9:30am - 10:45am**  
  Establishing a Deposit Account  
  Natalie Straus, PBS
- **Break 10:45am - 11:00am**
- **11:00am - Noon**  
  Beneficial Owners & Customer Due Diligence  
  Jillian Swain, IBA
- **Lunch Noon - 1:00pm**
- **1:00pm - 2:15pm**  
  Privacy Rules & UDAAP  
  Straus
- **2:15pm - 3:00pm**  
  Compliance Resources  
  IBA Staff
- **Networking Break 3:00pm - 3:30pm**
- **3:30pm - 5:00pm**  
  TISA  
  Straus

## Thursday, April 16
- **Breakfast 7:00am - 8:00am**
- **8:00am - 10:30am**  
  EFTA (Reg E)  
  Straus
- **Break 10:30am - 10:45am**
- **10:45am - 12:00pm**  
  Fund Availability (Reg CC)  
  Straus
- **Lunch Noon - 1:00pm**
- **1:00pm - 2:30pm**  
  Reg D & Regulatory Wrap Up  
  Straus
- **Break 2:30pm - 2:45pm**
- **2:45pm - 4:30pm**  
  Lotteries, Bonuses & Sweepstakes and Deposit Hot Topics  
  Julie Gliha, Shelley Hardisty, Jenny Girkin, Ronette Schlatter, IBA