



# ACCOUNT TITLING SEMINAR

## Spring Session

April 28, 2026  
Courtyard by Marriot  
Columbia

## Fall Session

September 23, 2026  
Courtyard by Marriot  
Jefferson City

This program is designed to help bankers provide superior customer service to depositors while reducing risks to the bank. It will help bankers assist their customers in selecting the appropriate accounts to meet the needs of the customers. Specific topics include individual accounts, sole proprietorships, joint accounts, business accounts, trusts, transfers to minors, powers of attorney, estates and conservatorships. A common theme for each of these topics will be how to use various types of accounts to provide innovative methods of handling the customer's funds. The program is designed for new and experienced account officers.

## TOPICS COVERED

### Account Types and Ownership, Benefit and Control

#### Individual Accounts

- Sole Proprietorships
- Death or Incapacity of an Individual Owner
- Titling

#### Joint Accounts

- Tenancy in common
- With Right of Survivorship
- By the Entirety
- Same-Sex Couples
- Titling

#### Pay on Death

- Right of Setoff after Death
- Titling

#### Trust Account

- Trust Basics
- Irrevocable Trusts
- Trust Certifications
- Successor Trustees
- Titling

#### Estate Accounts

- Estate basics
- Small Estate Affidavit vs. Letters Testamentary
- Supervised vs. Independent Administration
- Titling

#### Minor Accounts

- Uniform Transfers to Minors
- Joint Account with Parent
- Foster Child Accounts
- Titling
- Common Issues; Responsible Parties

### Corporate, Partnership and LLC Accounts

- Due diligence review
- Confirming authorized signers
- Regulatory requirements
- Death or Incapacity of an Authorized Signer on an Account Owned by an Entity
- Titling

### Personal Custodians/ Custodians for Adults

- Titling
- Conservatorship

### Power of Attorney

- Basics
- Durable Powers of Attorney
- Due diligence
- Common issues/Red flags
- Limitations and restrictions
- Representative Payee
- Titling

### Campaign, Candidate and Political Action Committee Accounts

### Special Account Designations Associations/Informal Groups

### Taxpayer ID Guidelines; Consequences of Using the Incorrect Number

- ITINs

### Adverse Claims to Accounts and Account Disputes

### Adding and Removing Account Owners

## ABOUT THE INSTRUCTOR



### Mara J. Lahnar, Partner – Mickes O'Toole

Mara is a corporate law attorney at Mickes O'Toole, and her focus is on banking and finance law. Mara works with banks and other financial institutions on general corporate matters, loan documentation, regulatory compliance, contract review, foreclosures and loan enforcement, litigation strategy and workouts.

Recently, Mara was instrumental in updating the MBA Titling Accounts Manual.

Before joining Mickes O'Toole, she spent approximately nine years with a large law firm in St. Louis. During that time, Mara also gained some experience in estate planning, probate and trust administration.

Mara is licensed to practice law in Missouri and Illinois, including the eastern and western districts of Missouri and the southern district of Illinois. She is a member of the Missouri Bankers Association's Bank Counsel Section.

## WHO SHOULD ATTEND

This seminar is valuable to both a new account officer or customer service representative, as well as staff members who would like to improve their understanding of accounts.

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April 28, 2026

September 23, 2026

## DATES & LOCATIONS

### April 28, 2026

Courtyard by Marriott  
3301 Lemone Industrial Blvd.  
Columbia, MO 65201  
573-443-8000

### September 23, 2026

Courtyard by Marriott  
610 Bolivar St.  
Jefferson City, MO 65101  
573-761-1400

## SCHEDULE

8:30 a.m. Registration  
9 a.m. Seminar begins  
Noon Lunch  
1 p.m. Seminar resumes  
3:30 p.m. Adjournment

## Bill to

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_

## Name of attendees

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

## Method of payment

Member fee \$295 ..... # \_\_\_\_\_ \$ \_\_\_\_\_

Each additional \$250 ..... # \_\_\_\_\_ \$ \_\_\_\_\_

Nonmember Fee \$1180 ..... # \_\_\_\_\_ \$ \_\_\_\_\_

**Total amount due:** \$ \_\_\_\_\_

Check enclosed, payable to Missouri Bankers Association

Invoice the bank.

Credit Card Payment

## (Please type)

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

No. \_\_\_\_\_

Type Name \_\_\_\_\_

Signature \_\_\_\_\_

## THREE WAYS TO REGISTER

 573-636-8151

 [mobankers.com](http://mobankers.com)

 Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102

