



### **NJCFC Financial Literacy E-Newsletter February**

- 1.) **Subject:** Invitation to all in joining this Am. Save Event ,Feb 20.
- 2.) **Subject:** CFT - Call Report for Banks: Recent Changes, Highlights and Pitfalls Webinar
- 3.) **Subject:** Blast Off and Stand Out in 2012!
- 4.) **Subject:** CFT - Power of Attorney and Living Trust Webinar
- 5.) **Subject:** Financial Fridays: Americans Well-informed on Auto Retailing Economics
- 6.) **Subject:** Live Evening Class - Economics Course - A CFT Program
- 7.) **Subject:** FREE Workshops on Identity Theft, Managing Risk, World History and Economics
- 8.) **Subject:** CFT - SSNs, EINs and ITINs: Withholding Agent Webinar
- 9.) **Subject:** CFT - What Every New Supervisor Needs to Know Webinar
- 10.) **Subject:** See What's New at SOCIAL SECURITY ONLINE! - February 2012 Issue
- 11.) **Subject:** Live Seminar: Head Teller Training Certification Program - A CFT Program

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- 1.) **Subject:** Invitation to all in joining this Am. Save Event ,Feb 20.

[http://njsaves.org/wp-content/uploads/2012/02/Somerset-Saves-Seminar\\_FINAL.pdf](http://njsaves.org/wp-content/uploads/2012/02/Somerset-Saves-Seminar_FINAL.pdf)  
[http://njsaves.org/wp-content/uploads/2012/02/CFG-Brochure\\_5-10-11-2.pdf](http://njsaves.org/wp-content/uploads/2012/02/CFG-Brochure_5-10-11-2.pdf)

- 2.) **Subject:** CFT - Call Report for Banks: Recent Changes, Highlights and Pitfalls Webinar

## **Center for Financial Training**

### **Live Webinar**

# **Call Report for Banks: Recent Changes, Highlights and Pitfalls**

Partnered with  **STOCKTON CENTER FOR  
ECONOMIC & FINANCIAL LITERACY**  
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY  
*An affiliate of SRI & ETTC and the NJCFC*

308 West State Street      Trenton, NJ 08618  
Phone: 609-306-3810      Fax: 609-482-4102      Email: [info@njcfe.org](mailto:info@njcfe.org)

# Tuesday, February 28, 2012

## 11:00 AM - 1:00 PM (Eastern Time)

### Program Content:

On November 21, 2011, the regulatory agencies proposed changes to the 2012 Call Report to provide data needed for safety and soundness or other public purposes. Two of the proposed changes would affect the March, 2012 Call report (for thrifts converting to the call report), but most of the proposed changes would be effective with the June, 2012 Call Report.

The Call Report – Recent Changes, Highlights, and Pitfalls webinar is designed for experienced preparers and reviewers. The webinar will cover the 2012 revisions and recently approved changes to the call report, as well as updates due to revisions in accounting standards, other areas of concern, and common errors made during call report preparation. A classification priority for schedule RC-C will also be reviewed. All loan schedules, including loan income and averages, are required to be reported using RC-C definitions of loan types. Loans must be reported using a classification priority that considers several factors — borrower, purpose, and collateral; reporting should not be based on purpose or class coding.

### Proposed revisions include:

#### March, 2012 (for thrifts converting to the call report)

- RC-M, New line items would be added to report on the test used to determine compliance with the Qualified Thrift Lends requirement and whether have remained in compliance with the requirement
- RC-R, Revisions to existing items used in the calculation of the leverage ratio denominator

#### June, 2012

- New schedule, RI-C, Disaggregated Data on Allowance for Loan and Lease Losses – would be required for banks with total assets of \$1 billion or more
- New schedule, RC-U, Loan Origination Activity – would be required for banks with total assets of \$300 million or more
- RC-N, new memo item to report total outstanding balance and related carrying amount of purchased credit impaired loans
- RC-P, new items to report amount of representation and warranty reserves for 1-4 family residential mortgage loans sold with a separate disclosure of reserves for representations and warranties made to U.S. government and governments sponsored agencies and to the other parties
- Instructional clarifications:
  - Discontinued use of specific valuation allowances (SVA's) by savings associations
  - RC-O, M1a1, reporting the number of deposit accounts of \$250,000 or less by banks that have issued certain brokered deposits

### **Who Should Attend?:**

This update will benefit the more experienced Call Report preparers, reviewers, and auditors. It will supplement annual comprehensive Call Report training recommended by bank regulators. **Please forward email to appropriate person(s).**

### **Instructor:**

**Ann Thomas** has twenty-seven years of experience in bank accounting and control. She received a BA in Accounting from the University of Houston in 1982. From 1982 through 1997 she worked with Judith Alexander Jenkins, as Alexander & Associates and subsequently Alexander & Leavelle, providing planning, financial reporting, regulatory reporting, and operational and compliance auditing services to over ninety independent banks. In 1998, she organized Thomas Consulting. At Thomas Consulting she now prepares bank plans, monthly financial reports, performs regulatory compliance audits and training and internal control audits for several banks. Additionally, she prepares and reviews Call Reports for various banks.

Ms. Thomas has taught numerous call report seminars for state banking associations. She has presented the Call Report Seminar to and has responded to questions from thousands of bankers in over 16 states. Her experience in working with a broad range of independent financial institutions is of unique value in understanding Call Report questions and in communicating with bankers in their language.

### **What Is A Webinar?:**

A webinar combines the clarity of an audio teleconference with the interactivity and visual presentation of the internet. All you need to participate is a telephone and an internet connection. Even if you don't have an internet connection, you can still participate in the audio session. Listening to the program over the telephone and following the written materials is an effective alternative!

### **Unable To Attend? Purchase Options:**

No problem. You can purchase a recording of the webinar for future use. You can choose from either an Online Audio/Visual Recording (6 months, unlimited use) or an Audio CD (includes a paper copy of the PowerPoint slides). The live webinar purchase option includes only one PC and phone connection. Additional locations (PC Connections) can be added for \$150 each.

3.) **Subject:** Blast Off and Stand Out in 2012!

Exciting news. We've just developed a DYNAMITE new program titled **Great Money Habits for Kids!**

Organizations are able to customize and include their brand (log and contact information) on this strategic educational tool at super duper low Sammy prices.

It's a resourceful method to educate and market simultaneously.

And, the strategy can be executed on a one time basis or be **scaled**. We have enough content and ideas for new programming to keep the strategy fresh and rolling for 3 to 5 years.

It has all the elements of a SIGNATURE PROGRAM that will help you stand out in 2012!

You can find pricing and additional details beneath my signature. I look forward to hearing your thoughts. Have a super duper Sammy-rific day!

## Sammy

Author and Founder [It's a Habit!](#)

Children's Financial Education Since 2001

Join Sammy on His Mission to Change Lives One Dime at a Time:   

### Pricing

100 units - \$5.99 ea

300 units: \$3.99 ea

**500 units: \$2.79 ea**

**1,000 units: \$2.49 ea**

\*Plus shipping

\*\*One time set up fee \$50

\*\*\*Clients provide logo, contact info and approve design

\*\*\*\*Delivery 3 to 6 weeks

### Great Money Habits for Kids Series

Volume 1: Dream Big and Set Goals

Volume 2: S-A-V-E

Volume 3: Make Your Choices Count

Volume 4: Earning Money is Fun to Do

Volumes 5-8: In Development

### Volume 1: Dream Big and Set Goals / Concepts

#### Song: Get in the Habit

##### Concepts

1. Get in the habit of saving
2. From every dollar save a dime
3. Money grows when you save it
4. It's not funny when you don't save money
5. You can do it, now get to it

#### Song: S-A-V-E

##### Concepts

1. Start saving - it makes us strong
2. Make saving a habit, make it automatic

#### Song: Big Old Dream

Concepts

1. Dream big
2. Preparation and planning pay off

**Song: Plan**

Concepts

1. Think and plan
2. Work your plan

**Story: Sammy's Big Dream**

Concepts

1. Saving pays off

4.) **Subject:** CFT - Power of Attorney and Living Trust Webinar

**Center for Financial Training**

**Live Webinar**

**Power of Attorney and Living Trust**

**Wednesday, February 29, 2012**

**11:00 AM - 1:00 PM (Eastern Time)**

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**Program Content:**

Every day financial institutions are required to complete transactions for customers that involve Power of Attorney or Living Trust documents. To protect the financial institution's interests when using these documents, it is imperative to understand the basic do's and don'ts. This two hour presentation is designed to provide financial institution personnel with the best practices that can be used in dealing with these complex legal documents.

**This Two-Hour Course Will Answer the Following Questions:**

## Powers of Attorney

- What is the relationship between the customer, the attorney-in-fact and the financial institution?
- What steps must a financial institution take to protect itself when relying on a Power of Attorney?
- What language should the financial institution look for in the Power of Attorney document when completing a transaction for the attorney-in-fact?
- How is a Power of Attorney revoked and when is that revocation binding on the financial institution?

## Living Trusts

- How to establish the financial institution relationship, including changing titles and performing transactions (loans or deposits)?
- How many co-trustees does it take to bind the trust?
- When can a successor trustee do business for the trust?
- Can a power of attorney be used with a trust document?
- Can a trust own a safe deposit box?
- Can a trust co-own an account with another trust (or person)?

## Who Should Attend?:

Financial institution employees involved with opening new accounts, deposit or loan documentation and operations will find this seminar very useful in handling daily day-to-day transactions. **Please forward email to appropriate person(s).**

## Instructor:

**Terri D. Thomas** is Senior VP and Legal Department Director for the Kansas Bankers Association. Prior to this, she was with "Bankers Choice," a financial consulting firm. Before this, Terri was employed in the financial industry for over twenty-three years in various capacities. Most notably, she served for fourteen years as in-house legal counsel and trust officer for Bank of America and its Kansas predecessors. Receiving her Bachelor of Arts degree from Kansas State University in 1985, Terri continued her education at Washburn University School of Law and obtained her Juris Doctor in 1988. Presently, she serves as an adjunct instructor at Washburn University School of Law and the University of Kansas School of Law and is a frequent seminar presenter for financial associations.

## What Is A Webinar?:

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## Unable To Attend? Purchase Options:

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5.) **Subject:** Financial Fridays: Americans Well-informed on Auto Retailing Economics



[www.autofinancing101.org](http://www.autofinancing101.org)

## **Americans Well-informed on Auto Retailing Economics**

### **WHAT WE DO:**

Financing is a key part of the car shopping experience, but is often the least understood. To help high school and college students, as well as their parents, navigate this crucial part of the process, **Americans Well-informed on Auto Retailing Economics (AWARE)** created the *Auto Financing Road Map*.

### **WHAT WE OFFER:**

The free *Auto Financing Road Map* offers educators all of the resources and tools needed to hold a vehicle financing workshop or incorporate some vehicle financing principles into an existing financial literacy program. The guide has been used by schools and community groups across the country. The materials provide students with a greater understanding of vehicle financing, the options available to them and their parents, and the significant

responsibility of owning a car.

The roadmap kit is available in English or Spanish, both in print and online at [www.autofinancing101.org/learning\\_suite/roadmap.cfm](http://www.autofinancing101.org/learning_suite/roadmap.cfm), and contains:

- **PowerPoint Presentations to aid instruction** – Walks educators through a presentation on vehicle financing basics.
- **"Affordability Gauge" Budget Worksheet** – Daily and monthly versions help shoppers determine how much they can afford for a vehicle and track savings for a down payment.
- **Comparison Worksheet** – Shows how to compare vehicle financing rate quotes from multiple creditors. Compares all contract terms, conditions and the overall cost of credit, in addition to the monthly payment.
- **Auto Financing Quiz** – Tests users' knowledge of the concepts presented.
- **Glossary** – Defines common auto financing terms.

Other resources, such as an auto finance calculator and interactive learning modules, are available to teachers, students and parents on the website [www.autofinancing101.org](http://www.autofinancing101.org).

AWARE is a vehicle financing industry coalition formed in 2005 to help consumers understand how vehicle financing works. The group provides potential buyers of new and used autos with the tools and resources they need to successfully navigate the auto financing process.

AWARE's members include: American Financial Services Association, National Automobile Dealers Association, National Association of Minority Automobile Dealers, American International Automobile Dealers Association, Ally Financial, American Honda Finance Corp., American Suzuki Financial Services, AutoNation, Ford Motor Credit Company, Group 1 Automotive, Inc., Lithia Motors, National Auto Finance Co., Nissan Motor Acceptance Corp., Saab Financial Services Corp., Sonic Automotive, Inc., Toyota Financial Services, United Auto Group, Inc. and Wells Fargo Auto Finance.

### **CONTACT INFORMATION:**

Karen Klugh

[kklugh@afsamail.org](mailto:kklugh@afsamail.org)

202-776-7308



You can now follow us on Twitter at <http://twitter.com/NatJumpStart>



6.) **Subject:** Live Evening Class - Economics Course - A CFT Program

**Center for Financial Training**

**Live Evening Class**

**Economics Course**

**Tuesdays, March 6, 2012 – June 12, 2012**

**6:00 PM - 9:00 PM**

**Fairlawn, NJ**

**(also available as an online course & guided self-study course)**

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*Enrollment is open to all bank and credit union employees.*

**Course Content:**

This Economics course is ACE recommended for college credit transfer!

This macroeconomics course applies economics to phenomenon that students are familiar with and interested in. This course teaches students how economic analysis can be applied to virtually anything of interest, thus helping students develop true economic intuition. This economics course focuses on macroeconomics, and offers a unique blend of solid theory, while utilizing intriguing applications that convey the prevalence of economics in everyday life.

**Textbook chapter topics include:**

- Limits, Alternatives, and Choices
- The Market System and the Circular Flow
- Demand, Supply and Market Equilibrium
- Public Goods and Externalities
- GDP and Economics Growth
- Business Cycles, Unemployment, and Inflation
- Aggregate Demand and Aggregate Supply
- Fiscal Policy, Deficits and Debt
- Money and Banking
- Interest Rates and Monetary Policy
- Long-Run Aggregate Supply and Aggregate Demand
- International Trade and Exchange Rates

**Audience:**

Students who have not had a formal course in economics and who wish to increase their understanding of macroeconomics.

**Instructor:** Darren Carfano

**Location:**

Columbia Bank, 19-01 Route 208 North, Fairlawn, NJ

7.) **Subject:** FREE Workshops on Identity Theft, Managing Risk, World History and Economics

THE HSBC NATIONAL CENTER FOR  
ECONOMIC AND FINANCIAL EDUCATION



## FREE Materials for Your Classroom

Less than 20% of teachers tell us they feel competent to teach basic personal finance, and many high school teachers who are asked to teach economics or personal finance have taken two or less semesters of economics in college. Get a solid foundation to teach these concepts by joining experts from the field for free professional development. You'll receive free resources at each workshop that you can use immediately in the classroom.

**February schedule:**

**February 2**                    [Predatory Lending and Identity Theft: Preparing Students From Being Ripped Off!](#)

*Time*                                4:30 - 7:30pm

*Presenters*                        Patricia O'Connor, Manhattan D.A.'s Office on Cybercrime; Jorge Montalvo, NY State Consumer Protection Board

*Audience*                        Grades 6-12

**February 7**                    [Managing Risk: Learning How Insurances Can Minimize Financial Catastrophes](#)

*Time*                                4:30pm - 7:30pm

*Presenters*                        Ike De Guzman, CLU, Guardian Life Insurance Co. of America; Doug Young, Council for Economic Education

*Audience*                        Grades 6-12

**February 10**                    [World History and Economics](#)

*Time*                                9:00am - 3:00pm

*Presenter*                         Andrew Hill, Federal Reserve Bank of Philadelphia

*Audience*                        Grades 6-12

[Register today](#) for these free professional development opportunities.

Workshops are held at the  
HSBC National Center for Economic and Financial Education  
122 East 42nd Street at Lexington Avenue, Suite 2600  
New York, NY 10168

All professional development workshops are free and include lunch or light dinner, and you'll receive a complimentary copy of the CEE publication that is highlighted during the workshop.

For more information, contact Doug Young, Director, at [DYoung@councilforeconed.org](mailto:DYoung@councilforeconed.org).

## REGISTER TODAY!

### [About the Council for Economic Education](#)

The Council for Economic Education is committed to empowerment and opportunity through economic and financial literacy. We provide teacher resources, training programs and practical, standards-based economic and financial education to young people while they are in school. [More »](#)

### [About the HSBC National Center for Economic and Financial Education](#)

The HSBC National Center for Economic and Financial Education is a visible and accessible launch site for new programs of the Council for Economic Education where visitors, including educators, business and foundation representatives, policymakers, and the media can observe economic, personal finance, and entrepreneurship education in action. [More »](#)

8.) **Subject:** CFT - SSNs, EINs and ITINs: Withholding Agent Webinar

## Center for Financial Training

### Live Webinar

# SSNs, EINs and ITINs: Withholding Agent

Thursday, March 1, 2012

11:00 AM - 1:00 PM (Eastern Time)

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#### Program Content:

Did you get notification at your financial institution last year that many of your names on accounts did not match? The IRS is seriously working the names and withholding for accounts and your responsibility as withholding agent is becoming very important. Your financial institution may incur penalties, be responsible for withholding if your financial institution does not understand how the IRS reads names and it can be costly. In this program we will review taxpayer identification numbers and W-9 and W-8BEN requirements. We will look at how the IRS reads names and the process of resolving name conflicts.

#### What You Will Learn:

- What is the financial institution's job as withholding agent?
- How does the IRS read names and match numbers?
- Who fills out W-9, W-8BENs and who is exempt?
- What happens if a name and number do not match?
- What is the process of resolving names?
- Does the financial institution have liability and responsibility if the accountholder does not pay taxes?
- How long does a W-8BEN last?
- When does the customer get an EIN?

#### Who Should Attend?:

New Accounts, Compliance Officers, Back office personnel who check account opening, training and any other personnel responsible for IRS reporting. **Please forward email to appropriate person(s).**

#### Instructor:

**Deborah Crawford** is the President of gettechnical inc. She specializes in compliance and regulations for the deposit side of financial institutions. Her 20+ year career in banking and training began at Hibernia National Bank. She has been

a seminar leader for many state associations and credit union groups across the nation. She has Bachelors and Masters degrees from Louisiana State University. Live Webinar from the Center for Financial Training

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9.) **Subject:** CFT - What Every New Supervisor Needs to Know Webinar

**Center for Financial Training**

**Live Webinar**

**What Every New Supervisor Needs to Know**

**Thursday, March 1, 2012**

**2:30 PM - 4:30 PM (Eastern Time)**

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**Program Content:**

If you need others to take direction from you in order to succeed, you will find this program of tremendous value. This webinar focuses on the techniques and strategies you need in order to handle your job responsibilities successfully while at the same time increasing your personal job satisfaction.

New Supervisors must master the art of juggling – staff, schedules, meetings, compliance concerns, goals that must be met, deadlines that won't wait, on-going training needs, serving as a back-up for the employee that didn't come in...the list

goes on and on. We'll discuss how to keep all the balls in the air without breaking a sweat.

This program will ramp up your leadership skills and address critical supervisory issues necessary to becoming an extraordinary new supervisor.

#### **Topics to be Covered:**

- **Acknowledge Your New Role** – Embrace the challenge of moving from team member to supervisor. Learn the value of boundaries. Doing so will help you find balance between your need for approval and the larger need for meeting team and company goals.
- **Plan and Prioritize** – Realize that your primary job is to make sure that everything that needs to get done gets done. Planning and prioritizing departmental tasks, and assigning the right tasks to the right people, is the key to everyone's success.
- **Be Accessible** – Take the time to walk around your department so you can see and hear what is going on. It's a great way to find and take advantage of "coachable moments." Establish routine coaching appointments with your staff to create consistent, timely accessibility.
- **Encourage Teamwork** – Foster input from team members and demonstrate how the success of one benefits the entire team and positively impacts the entire organization.
- **Communicate Upward and Downward** – Let your team in on the reasons behind decisions, then listen and share their input and concerns. This will ensure a happier, more productive workplace for all.
- **Delegate** – Delegating not only helps you manage your workload, it helps team members develop important skills and become more self-supervising. Provide encouragement and follow-up, so team members know they have the support and resources they need.
- **Discipline Effectively** – Set clear expectations. When it comes to performance concerns, be specific with team members. Let them see how their actions impact the team and the organization.

#### **Who Should Attend?:**

For new and veteran supervisors alike, this program reveals the key components to supervisory success. **Please forward email to appropriate person(s).**

#### **Instructor:**

**Honey Shelton** brings the best of both worlds to her speaking and training engagements. She has 25 years of experience as a training and quality improvement consultant for banks and banking associations across the country. Her banking background includes spending three years as Executive Vice President/Chief Retail Banking Officer with First Victoria National Bank. Nationally recognized as an outstanding speaker, over a half million bankers have participated in programs Honey has presented. Her depth of knowledge, enthusiasm, and compelling personality has left her lasting mark on InterAction Training, the firm she founded in 1983.

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Audio/Visual Recording (6 months, unlimited use) or an Audio CD (includes a paper copy of the PowerPoint slides). The live webinar purchase option includes only one PC and phone connection. Additional locations (PC Connections) can be added for \$150 each.

10.) **Subject:** See What's New at SOCIAL SECURITY ONLINE! - February 2012 Issue

# Think [www.socialsecurity.gov](http://www.socialsecurity.gov) first!!!

February 2012	Volume II, Number 2
In This Issue	<b>DID YOU KNOW?</b>
See <a href="#">What You Can Do Online</a>	<ul style="list-style-type: none"><li>• People are learning how easy it is to file online and as of last month, almost a half of retirement claims were filed online in New Jersey. Social Security has a great website and the top-rated online services in the U.S. General public can take advantage of this convenient way of doing business with Social Security. <i>Boldly Go</i> to <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> to plan for retirement and to apply online. It's so easy!</li></ul>
Combating fraud, waste and abuse	<b>New Webinar on Spanish Suite of Services</b>
Proof of income for heating assistance	You've probably heard that there's an expanded suite of online services offered in Spanish at <a href="http://www.segurosocial.gov">www.segurosocial.gov</a> . On February 23, Social Security is offering a free webinar in Spanish to explain these services and how to best use them. Please help us by informing your constituents about this free webinar and encouraging them to register today at <a href="http://www.segurosocial.gov">www.segurosocial.gov</a> .
Business Services Online	<b>Proof of Income for Heating Assistance</b>
Free webinar in Spanish	This is the time of year when many people apply for assistance with their heating and utility bills. That means a lot of people will need proof of
Did you know?	

Contact Us

[www.socialsecurity.gov](http://www.socialsecurity.gov)

[David.Vinokurov@ssa.gov](mailto:David.Vinokurov@ssa.gov)

their income.

If you have clients who require proof of their Social Security income, the quickest and easiest way to request it is online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

Specifically, if your client needs a letter that verifies Social Security benefit information (including Social Security, SSI, and Medicare), the place to visit is [www.socialsecurity.gov/beve](http://www.socialsecurity.gov/beve).

Likewise, if your clients need proof of income for tax year 2011 and misplaced the SSA-1099 that we recently mailed, replacements will be available beginning February 1 at [www.socialsecurity.gov/1099](http://www.socialsecurity.gov/1099). Please keep in mind that the cost-of-living notice every recipient received in December can serve as proof of income as well.

## Business Services Online Can Help Small Businesses

Business Services Online (BSO) is a suite of online services that allows organizations, businesses, and authorized individuals to conduct business with Social Security. Once registered, users may request, activate, and access a number of services and functions. For example, employers and businesses can verify Social Security numbers and file W-2s right over the Internet. These online services can be especially beneficial for small businesses, so we encourage them to visit our website. Learn more about the services available online at [www.socialsecurity.gov/bsc](http://www.socialsecurity.gov/bsc).

## Combating Fraud, Waste, and Abuse

This week, Carolyn W. Colvin, Deputy Commissioner of Social Security, testified before Congress about our efforts to combat fraud, waste, and abuse. “I am pleased to report that our hard-working, dedicated employees continue to improve our efforts to prevent, detect, and recover improper payments,” said Deputy Commissioner Colvin. “As a result, the Social

Security program is the most accurate in the Federal Government.” Social Security makes every effort to pay benefits to the right person in the right amount at the right time. Accordingly, one of our strategic goals is to preserve the public’s trust in our programs. Read a transcript of the testimony at [www.socialsecurity.gov/legislation/testimony\\_012412.html](http://www.socialsecurity.gov/legislation/testimony_012412.html).

11.) **Subject:** Live Seminar: Head Teller Training Certification Program - A CFT Program

**Center for Financial Training**

**Live Seminar**

**Head Teller Training Certification Program  
(Three Day Seminar)**

**Tuesday, March 6, 2012**

**Wednesday, April 18, 2012**

**Wednesday, May 9, 2012**

**NJBankers Association, 411 North Avenue, Cranford, NJ**

**9:00 AM - 4:00 PM (Each Day)**

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**About This Seminar:**

This 3-day program will equip both new and experienced head tellers with the practical skills necessary to support your

branch goals and have immediate impact back on the job.

Fact: Research indicates that employees are promoted 70% of the time to supervisory positions because of their technical skills. However, 80% of the time, they are not effective supervisors due to a lack of human relations skills!

**STEPS (Success Through Effective Practices of Supervision) focuses on three key areas:**

- Developing My Supervisory Skills as a Head Teller
- Better organizing My Work, Managing My Time and Delegating
- Coaching My Staff to their highest level of performance

**Topics to be Covered:**

Developing My Supervisory Skills as a Head Teller - Tuesday, March 6, 2012

- Characteristics and behaviors of effective supervisors
- Effective verbal communications
- Motivating staff
- Understanding and managing change
- Promoting teamwork

Better Organizing My Work, Managing My Time and Delegating - April 18, 2012

- Understanding your time management style
- Learn how delegating can be a powerful time management strategy
- Overcome procrastination, time robbers and road blocks to best manage your time
- Develop a time management plan

Identifying Coaching Opportunities - May 9, 2012

- Using effective feedback to correct performance problems
- Effective coaching actions
- Conducting effective coaching sessions
- Dealing with difficult employee situations

**Instructor:**

**Cynthia S. Rowan**, President & Owner, Performance Management Solutions since 1993, has more than 20 years banking experience in the areas of Retail Banking, Credit & Lending, and Human Resources. Cindy has helped organizations improve their profitability by designing and implementing performance management initiatives, corporate training programs, succession planning, and leadership program design and delivery. She has served as an Adjunct Professor in Management and Organization Development at both undergraduate and graduate levels. Cindy holds a MA degree from Seton Hall University, completed post-graduate training at the University of Michigan and is currently completing her doctoral degree.

**Training on Demand:**

This workshop (as well as any other training need you may have) may be conducted on-site upon demand for a minimum of approximately 10 students. Please contact Karen McMullen, SVP/Regional Director, CFTACS at [karen@cftacs.org](mailto:karen@cftacs.org) or 1-800-795-5242 Ext.9958.