



Illinois Credit Union League 2019 Annual Convention

Breakout Session Description

Friday, April 5, 2019 – 10:40 to 11:30 pm

Best Practices for a Successful Overdraft Program

Cheryl Lawson



Overdraft revenues have risen year over year and are projected to increase again in 2019. Is your credit union part of the turbocharged growth? Cheryl will address the key elements of a successful program. Learn the major types of overdraft issues being brought up by regulators and identify common audit issues and violations noted with respect to overdraft programs. Discover best practices that credit unions can utilize to help avoid or reduce issues and provide a valuable service to members.

KEY LEARNING POINTS:

- I. Overview of the regulatory landscape on overdraft programs and insight on how to prosper
- II. Potential compliance exam issues, litigation around overdraft services, and how financial institutions across the nation are handling things
- III. Measuring program effectiveness, service impact and value to members

Who should attend?

Everyone

About the presenter:

Cheryl has more than 30 years of experience in information technology and financial operations, as well as consulting, communications, training and project management. She serves as JMFA's principal compliance liaison for regulatory requirements of overdraft services, including consumer protection issues, and strategies that enhance safety and soundness.