

2008

IRA *Workshops*

Essentials & Advanced IRA Issues

October 15-16 • Atlanta, GA
December 2-3 • Columbia, SC

Learn the ins and outs of IRA accounts

The Power of Partnership

GEORGIA CREDIT UNION

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NORTH CAROLINA
CREDIT UNION LEAGUE
Committed to helping credit unions succeed



Credit Union
National Association

IRA Workshops

Essentials & Advanced IRA Issues

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Whether you're new to IRAs or have been working with them for years, here's an opportunity to refresh your knowledge and provide top-notch service to members.

IRA Essentials

October 15 • Atlanta, GA

December 2 • Columbia, SC

This workshop builds a solid foundation of IRA knowledge. You'll develop the skills and knowledge to work with IRA owners and process basic transactions with confidence. Exercises are included throughout the day to help you apply the information to job-related situations. No previous IRA knowledge is required. Please bring a handheld calculator.

IRA Fundamentals

- Understand the importance of retirement savings to your members and your credit union
- Identify the differences between traditional and Roth IRAs
- Know the process for establishing an IRA

Contributions

- Learn about contribution limits and deadlines
- Identify the eligibility requirements for traditional and Roth IRA contributions

Distributions

- Discuss the process for removing funds from traditional and Roth IRAs
- Identify IRS penalties and their exceptions
- Learn when it's necessary to withhold income taxes

Transfers and Rollovers

- Identify the differences between a rollover and a direct transfer
- Know what to do when the money comes from a qualified retirement plan instead of an IRA

Tax Reporting

- Review the basic tax reports that IRA owners receive, such as forms 5498 and 1099-R

Advanced IRA Issues

October 16 • Atlanta, GA

December 3 • Columbia, SC

In the advanced workshop, you'll get ready to handle more complex IRA issues. Discover how to address required minimum distributions, recharacterizations, and Roth conversions. Bring your handheld calculator for hands-on practice to help you understand challenging IRA transactions.

Review the Fundamentals

- Understand the new IRS regulations that affect IRAs
- Discuss the credit union's responsibilities for IRA programs

Contributions

- Identify the different types of contributions that can be made to traditional and Roth IRAs
- Explore rollover contributions, the automatic waiver of the 60-day rule, and traditional IRA to Roth IRA conversions
- Understand how and when these contributions are reported to the IRA owner and the IRS

Distributions

- Understand the tax consequences of distributions from traditional and Roth IRAs
- Define an excess contribution as well as a recharacterization
- Learn the requirements to complete a conversion
- Know how to report distributions to the IRA owner and the IRS

Required Minimum Distributions

- Learn when to use the Uniform Lifetime Table and the Joint Life Expectancy Table
- Understand the tax reporting requirements for required minimum distributions

Register online today!

Georgia training.gcu.org

North Carolina training.ncleague.org

South Carolina training.sccul.org

For registration assistance, e-mail reginfo@cuna.coop or call 800-356-9655, ext. 4400.

Instructors



Ben Maas is responsible for delivering IRA training programs on a national level, to meet the needs of credit unions and leagues. Prior to joining CUNA Mutual Group in 2005, Ben worked as a specialty lines insurance underwriter. He was a member of the CUNA Mutual Group IRA Services Call Center prior to joining the IRA Services Training team.



Fred Volkman, IRA training consultant for CUNA Mutual Group, develops and delivers training for credit unions and leagues. He also works as a project manager for compliance and operational eLearning.

Tuition

Register for the entire IRA Workshop and save! Attend both days for \$349 or choose one day for \$199. *Credit unions under \$10 million in assets receive a 25% discount by entering code SREG.*

Schedule

8:30–9:00 a.m. Registration
9:00 a.m.–Noon Sessions
Noon–1:00 p.m. Networking Lunch
1:00–4:30 p.m. Sessions

Confirmations

If you register online and pay with ACH or credit card, you will receive your registration confirmation via e-mail within three business days. Please allow up to 10 days if you pay by check.

Locations

October 15-16

Hilton Atlanta Airport
1031 Virginia Ave
Atlanta, GA 30354
Phone: 404-767-9000 or 800-445-8667

December 2-3

Saluda Shoals Park, River Center
5605 Bush River Road
Columbia, SC 29212
Phone: 803-772-1228

Confirmations If you register online, you will receive your registration confirmation via e-mail within three business days. Please allow up to 10 days if you pay by check.

Cancellations received in writing (via fax 608-231-4327) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$50 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins. Substitutions are accepted anytime prior to the start of the program at no additional cost. Simply fax event and contact information, listing the new participant and who they will be replacing.

Additional learning opportunities

You'll find links to these additional learning resources, including webinar topics, on your league's training website.

Regulatory Compliance Update: Operations

Build your compliance competence! Discover practical approaches for complying with the laws and regulations that govern your credit union's deposit accounts and services. Learn where your policies and procedures should be updated to stay in compliance.

September 17–18 • Greensboro, NC
October 23–24 • Irmo, SC
Tuition: \$299

Critical Success Factors for Value-Driven Sales Culture Webinar

Creating long-term, profitable relationships with members is contingent upon creating value for them. Members must perceive that their interactions with your credit union are superior to what they could receive from your competitors. Visit training.cuna.org and choose *Webinars & eSchools*.

October 8 • Tuition: \$219

Three Phases of Sales Culture Development

Sales culture development benefits from the use of proven change management techniques to minimize resistance and maximize results. Visit training.cuna.org and choose *Webinars & eSchools*.

November 4 • Tuition: \$219

Credit Union Seminars in a Box for Staff

Everything you need to plan and execute a sales or regulatory compliance workshop is in the box—just add staff! Visit training.cuna.org and choose *Seminars in a Box*.

Checks and Share Drafts: Teller and Member Service Handbook

This handbook is a great introduction for new employees and a handy reference for experienced tellers and member service representatives. This book covers a range of topics from endorsements to multi-party checks. Stock #22643, \$29.95. Visit buy.cuna.org and enter 22643 in the Product Finder.