

2008

# IRA Workshops

Essentials & Advanced IRA Issues

March 12–13 • Atlanta, GA  
March 19–20 • Greensboro, NC  
October 15–16 • Atlanta, GA  
November 18–19 • Columbia, SC

*Learn the ins and outs of IRA accounts*

**NEW**  
*hot-topic training*  
**Health Savings Accounts  
Mini-Seminar  
March 11  
in Atlanta**

*The Power of Partnership*

GEORGIA CREDIT UNION

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NORTH CAROLINA  
CREDIT UNION LEAGUE  
*Committed to helping credit unions succeed*



# IRA Workshops

## Essentials & Advanced IRA Issues

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

March 12 • Atlanta, GA  
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This workshop builds a solid foundation of IRA knowledge. You'll develop the confidence and skills to work with IRA owners and process basic transactions. 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 hand-held 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

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In the advanced training, you'll build your expertise in more complex IRA issues. You will learn how to handle traditional to Roth conversions, required minimum distributions, and recharacterizations. Bring your hand-held calculator for practice with 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

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## Instructors

**Debbie Shipman**, IRA training consultant for CUNA Mutual Group, develops and delivers training for credit unions and leagues across the nation. She also manages ongoing internal training for IRA services staff and works on a team that ensures tax reporting changes are implemented.

**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.

### 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

**March 12–13 and October 15–16**  
**(Also March 11 HSAs Mini-Seminar)**  
Hilton Atlanta Airport  
1031 Virginia Ave  
Atlanta, GA 30354  
Phone: 404-767-9000 or 800-445-8667

**March 19–20**  
North Carolina Credit Union League  
4160 Piedmont Pkwy.  
Greensboro, NC 27410  
Phone: 800-822-8859

**November 18–19**  
Saluda Shoals Park, River Center  
5605 Bush River Road  
Columbia, SC 29212  
Phone: 803-772-1228

### Cancellations

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.

# Register online today!

Georgia [training.gcu.org](http://training.gcu.org)

North Carolina [training.ncleague.org](http://training.ncleague.org)

South Carolina [training.sccul.org](http://training.sccul.org)

For registration information or assistance, e-mail [reginfo@cuna.coop](mailto:reginfo@cuna.coop)  
or call 800-356-9655, ext. 4387.



## **Additional learning opportunities**

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

### **Be Our Credit Union Guest: Treating Members as Guests Webinar**

Identify ways to create an outstanding experience for your members. Determine what members really need through active listening and reiteration.

March 6 • Tuition \$219

### **Credit Union Trust Accounts Webinar**

Gain the basic trust account information you need to work with trust accounts and answer member questions.

April 22 • Tuition \$219

### **Communication Skills: Teller & Member Service Handbook**

Learn how to deal with bossy, critical, or confused members. The handbook is useful for anyone who wants to communicate more effectively.

Stock #22644 • \$29.95

### **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](http://training.cuna.org) and choose Seminars in a Box.



**NEW**  
*hot-topic  
seminar*

## **H** Health Savings Accounts Mini-Seminar

**March 11 in Atlanta**

**1:00–4:30 p.m.**

**Tuition \$99**

Health Savings Accounts (HSAs) were created by the Medicare bill signed by President Bush on December 8, 2003. Many liken an HSA to a medical IRA. The accounts help individuals save for medical and retiree health expenses on a tax-free basis. Discover the advantages of offering HSAs and learn how to start a program at your credit union. Topics covered include:

- Benefits of HSAs for your members and the credit union
- Who is eligible for an HSA
- Contribution limits and deadlines
- Qualified medical expenses for the accounts
- Tax reporting requirements
- Options for beneficiaries when the account owner passes away

**Register today!**



PO Box 431 | Madison, WI 53701-0431

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**Health Savings**

**Accounts**

**Mini-Seminar**

**March 11**

in Atlanta