

# Records Management & Retention Update: Controlling Costs and Risks

Tuesday, February 21, 2017 | 2:00 — 4:00 p.m.

WEBINAR

Retention and management of bank records is more complicated than just deciding what to keep, in what format and for how long. Bankers constantly ask, can I destroy the original if it is digitized? How long must I keep this stuff and what happens if I keep it too long, or destroy it too soon? What are the litigation, operational and business risks and obligations in managing bank and customer records? In addition to examiner requirements, auditors, customers and law enforcement, among others have rights and needs to obtain bank records.

More than ever banks must have in place an effective records management program that compliance professionals can rely on to ensure that they can obtain information when needed regardless of the source: loan or deposit operations, human resources, trust, among others. For over 30 years the Association has offered record retention and management guides. **All banks registering for this program will receive one copy of the latest edition of Record Retention Quick Notes**, a handy 16-page reference guide covering a wide range of federally mandated record retention mandates and recommendations.

### In this two hour webinar, we'll address the following topics:

- The types of information that constitutes a record that should be maintained
- Where record retention requirements can be found
- Best practices to follow
- How to set up or enhance a bank's records management program
- Risks involved in records retention
- Details of an effective and comprehensive program
- Organizing the program; using a taxonomy hierarchy
- Litigation needs; dos and don'ts
- Destruction of records and information-when and how this should be done
- What documents should be kept in original form and what can be digitized
- Massachusetts laws and rules governing records retention

This will be an interactive session with several opportunities for questions and answers, so come prepared to discuss your needs and issues. To facilitate the presentation, **if you have a specific issue you want presented, email it to Brad Papalardo by February 7 at [bpapalardo@massbankers.org](mailto:bpapalardo@massbankers.org)** so it can be forwarded to our presenter.

### Speaker:

**Carl Pry** is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) and managing director, Treliant Risk Advisors LLC, Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He is the author of the MBA Record Retention Quick Notes.

### What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction plus ample time for live Q&A. Each webinar registration provides 1 connection to the webinar and written materials. You may have unlimited listeners on your connection by speaker phone and PC. You will receive written materials and instructions prior to the webinar.

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 One Washington Mall, 8th Floor, Boston, MA 02108-2603

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