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## Quick Bite: June 2, 2010 Reg E

**11:00 a.m. – 12:00 p.m. EST**  
**Speaker: Mary-Lou Heighes**

Reg E claims are among the most common complaints about credit unions received by the National Credit Union Administration. Do you know the credit union's rights and responsibilities?

This audio conference will cover:

- Issuance of access devices
- Disclosures and notices
- Statement requirements
- Handling consumer complaints
  - What constitutes an unauthorized transaction
  - What to look at when conducting an investigation
  - Proper timeframes for completing an investigation
- ACH, home banking, audio response and more!

Speaker: Mary-Lou Heighes has been involved in the credit union movement since 1989. Her areas of expertise involve marketing, collections, general operations, lending, and compliance. She is a CUNA-certified Credit Union Compliance Expert, and is President of Compliance Plus, Inc. which provides compliance, training, strategic planning and consulting services to credit unions.

Ms. Heighes was the Senior Research and Information Consultant for the California/Nevada Credit Union League where she worked for 7 years answering credit union compliance and operational questions and producing bulletins for member credit unions on operational and regulatory changes, and worked closely with the legal department on statutory changes affecting credit unions.

**Location: Via Telephone** (11:00 a.m. to 12:00 p.m. EST)

**Educational Investment:** \$109.00 per telephone connection. *Unlimited Listeners and Free Audio Archive*

**\*\*\*You must be registered for this session to hear the audio-recorded version and receive handouts.\*\*\***

**AUDIO ARCHIVE!** Can't tune in today? This session will be available on-line for **30** days after activation.

**To enroll**, you may complete and fax our **General Registration Form** (found on the Web site) or **send an Email to [mzelinsky@njcul.org](mailto:mzelinsky@njcul.org)**. Please include Participant Name(s) and Cost to your credit union.

If you have any additional questions, please do not hesitate to contact the Education and Training Department at 609-448-2426 x100.