

## **“Power of Attorney Risks”**

**Date:** Wednesday, May 22, 2019

**Time:** 12:00 pm – 1:00 pm

**Format:** Lecture – 1.0 hour

**Presenter:** Joanne E. Hindel

**Location:** Fifth Third Building, One SeaGate, Toledo, OH 43604

**Phone:** 419-764-4387

### **PROGRAM DESCRIPTION:**

This presentation will cover basics pertaining to the various state’s laws regarding powers of attorney statutes, case law involving a third party’s acceptance of the authority of a POA agent, a sample process by which a financial institution evaluates POA documents and examples of common circumstances involving the authority of POA agents.

### **PROGRAM OUTLINE**

The following time components have been assigned to this topic to allow the presenters sufficient time to cover the subject matter.

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|------|---|------------------|
| I.   | Basic background on Power of Attorney statutes and the Uniform Power of Attorney Act.   | 12:00 – 12:10 pm |
| II.  | Sample checklist addressing issues from the third party’s (financial institutions) perspective  | 12:10 – 12:20 pm |
| III. | Case law – two Tennessee cases addressing the acceptance of authority of a POA agent and actions of the third party                             | 12:20 – 12:30 pm |
| IV.  | Five sample scenarios involving common situations when a POA is used – how a financial Institution would address the authority of the POA agent | 12:30 – 1:00 pm  |

### **ABOUT THE PRESENTER:**



**Joanne E. Hindel** is a Vice President and Regional Fiduciary Executive for the Fifth Third Bank Investment Management and Trust Division. She is responsible for developing recommendations and action plans to eliminate or mitigate observed risks in fiduciary activities and assists in ensuring compliance with consistent fiduciary activities within regulatory and legal guidelines. Prior to her promotion to Regional Fiduciary Executive, Joanne served as Senior Personal Trust Officer for the Private Bank.

Joanne has been a licensed attorney for over 25 years and is certified by the Ohio State Bar Association as a Specialist in Estate Planning, Trust, and Probate Law. She was the first bank trust officer in the State of Ohio to hold that certification. Joanne is also an Accredited Estate Planner. Joanne received her Bachelor of Business Administration, with a concentration in Finance, from Cleveland State University in Cleveland, Ohio and her Juris Doctorate degree from Cleveland-Marshall College of Law, Cleveland, Ohio.

### **COURSE OBJECTIVES/PURPOSE:**

After this course, participants should have a good understanding of the following:

- Better understanding of the internal process that a financial institution must undertake to ensure that a POA agent holds the proper authority and acts appropriately with respect to the account(s) held at the financial institution.

**LEVEL OF INSTRUCTION:** Intermediate

**INSTRUCTOR CRITERIA FOR CLASSROOM:**

Instructors are selected, based on these criteria:

- Experience
- Knowledge & expertise on topic
- Teaching experience
- Professional credentials

Our instructors are well respected in the industry, with many years of work experience. Many are published authors who have been requested to appear on radio and television programs because of their expertise and they have presented programs across the country to attorneys, CPAs, CFPs, Trust Officers and financial planning professionals.

**PROVIDER:**

The Association Office – 7517 Wind River Drive, Sylvania OH 43560 Phone: 419-764-4387

Email: theassocoffice@gmail.com

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