

Is Your Safe Deposit Box A Wise Investment?

(Answers the Most Frequently Asked Consumer Questions)

One Hour Presentation

Program Overview:

A safe deposit box is one of the most important consumer services offered by financial institutions nationwide. This service has grown rapidly over the years and it is estimated that over 30 million boxes are now rented in the United States.

Financial institutions consider the safe deposit clientele as their best accountholders. The safe deposit service provides box renters with the peace of mind and security needed to protect their most valuable assets. For just pennies a day, consumers can sleep better at night knowing that their valuable are protected in one safe place.

Questions regarding security, insurance, deceased renters, living trusts, payable on death provisions, storing money or guns in a box, automating “self service” boxes and other issues have caused great concern and confusion for consumers nationwide. During this presentation a nationally recognized expert in the area of safe deposit will provide clear concise answers to these complicated legal questions.

What You Will Learn:

Get answers to the following questions:

- ❑ **Who needs a safe deposit box?**
- ❑ **Why are “home safes” really not safe?**
- ❑ **Can money, guns or drugs be stored in a box?**
- ❑ **What 70 items should be protected in your box?**
- ❑ **How are financial institutions automating this service?**
- ❑ **Should your rental contract be set up as a Living Trust?**
- ❑ **Is your box waterproof, fireproof, bombproof or burglarproof?**
- ❑ **Can a “payable on death” clause be added to a rental contract?**
- ❑ **What happens to your box contents if you die or become disabled?**
- ❑ **Are box contents insured by FDIC/NCUA or your financial institution?**
- ❑ **Can you legally deduct your annual box rent on your income tax return?**

Who Should Attend?

If you have real estate papers, investments, estate documents, coin or stamp collections, jewelry, stocks, bonds, company papers, military documents or other valuable items, you will benefit from the timely and informative presentation.

Workshop Leader:

David P. McGuinn, President of Safe Deposit Specialists, is a former banker with over 45 years of safe deposit experience and is often referred to nationwide as the safe deposit GURU. In all 50 states he has trained over 350,000 safe deposit managers and has served the industry as President of the American, Texas and Houston Safe Deposit Associations. Dave is a featured speaker for the American Bankers Association and National Association of Federal Credit Union TV networks and has been interviewed by the Wall Street Journal, Money Magazine, New York Magazine, Associated Press, National Public Radio (NPR), British Broadcasting Corp. (BBC), AARP, Bottom Line Financial, FDIC, CUNA, CNN, CBS, ABC, NBC Nightly News Inside Edition and Court TV on current safe deposit issues. McGuinn has created numerous video training programs and his Regulatory/Compliance Manual, Policy and Procedures Handbook and Disaster Recovery manuals are now the accepted standard for the industry. www.sdspec.com