

GROWING WITH LECTORA: 'E-TELLING' TRANSFORMED

Presented to

**Central Texas Lectora
User Group**



Our Growth

We will show you a quick glimpse of where we were, are and hope to go as we continue growing...

were

Basic PowerPoint courses
Delivered via LMS



Menu:

Training Overview

Identifying the Need for Insurance

- Personal Lifecycle and the Need for Insurance

Personal Insurance Solutions

- Term Life
- Whole Life
- Universal Life
- Variable Life
- Annuity
- Credit Insurance
- Disability Insurance
- Homeowners Insurance
- Long-Term Care
- Travel Insurance

Business Insurance Solutions

- Businessowners Policy
- Commercial Property
- Employment Practices
- Equipment Breakdown
- Errors and Omissions
- General Liability
- Umbrella
- Worker's Compensation

Insurance

- Acquisition

The early development of one's adult life is the acquisition phase. A person is just beginning her life and establishing her place in the world as a productive individual. At this phase, one seeks to acquire assets such as vehicles, homes, and property, as well as to begin a family, start a business, plan for children's educations, etc.

There exists a probable need for some early retirement planning, college funds, and income replacement. At this phase, an individual is not likely to have enough in savings to supplement necessary income if tragedy strikes, or pay for an Ivy League tuition or medical school without taking a second mortgage on one's home.

Well planned insurance solutions can provide supplemental income in case of a disability, pay off a mortgage if an owner dies, pay medical expenses when needed, replace a vehicle if there is an accident, or protect a business from liquidation if there is a lack of cash flow to pay necessary expenses.

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Insurance

- Growth

The next phase of one's life begins around mid life and extends through late life. It will be referred to as the "growth phase". At this stage in one's life, an individual starts reaping the fruits of her labor. Homes are being paid off, children are out of school, retirement is approaching, and world travel may be in the works.

There exists a need for active retirement planning, estate planning, and possibly subsidized income. At this phase, an individual is more likely to have healthy savings and income probably exceeds expenses. Investments started during youth have grown over time, and it may be possible to maximize annual IRA and 401(k) contributions. However, is it enough to sustain an individual after retirement or protect all the assets one has acquired?

Taking advantage of appropriate insurance solutions at this stage may ensure a financially secure retirement, protect one through her world travels, and establish a means for care or assistance late in life, such as live-in care or assisted living.

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Insurance

- Gifting

The final stage of one's life is the gifting phase, when an individual no longer has need to hold on to certain assets and is approaching the end of life.

At this phase, an individual is living through her retirement years and looking ahead to plan for the family after she is gone. One may plan to transfer assets to loved ones, charities, or organizations, or ensure that her final wishes will be carried out and all assets are protected following her death. Perhaps, she is no longer able to live on her own and seeks the assistance of a care facility.

Insurance solutions can provide for long-term care, endowments to loved ones and charities after death, replacement income, increasing medical expenses, or even final expenses.

Our Growth

After falling into the trap of quick and easy courses delivered via e-telling (kind of like shouting from the top of a mountain), we began to realize that we needed a tool to help us deliver more interactive, effective and engaging e-learning.

were

PowerPoint courses delivered
via LMS

- checkpoints
- animation
- graphics and pictures



Regulation CC Review

Regulation CC was passed to “expedite” the time in which funds could be available to customers. Which of the following items or accounts does Frost cover under the Reg CC rule?

- A. [Commercial Savings and Money Market Accounts.](#)
- B. [Personal Checking Accounts.](#)
- C. [Commercial Checking Accounts.](#)
- D. [Personal Savings and Money Market Accounts.](#)
- E. [Foreign Items.](#)
- F. [Only B and C.](#)
- G. [A, B, C and D.](#)
- H. [All of the above.](#)

Click on the TRUE statement

Menu:

Training Overview

Regulation CC

Basics:

- Purpose
- Items Covered

Funds

Availability and Holds:

- Frost Bank's Fund Availability Policy
- Availability Schedules
- Types of Holds

Requirements:

- Notices
- Amount of Checks Cashed
- Record Retention



Section 1 Summary:

- **EFAA** and **Regulation CC** were passed to “expedite” the time in which funds could be available to customers
- Customers know when their funds will be available as a result of Regulation CC
- At Frost, **all** accounts are covered by our Funds Availability Policy, including consumer and commercial checking, savings and money market accounts

Section 2 Overview:

After completing this section you will be able to:

- Understand Frost’s Funds Availability Policy
- Identify Availability Schedules
- Recognize the types of holds allowed by law

Frost's Funds Availability Policy:

- Regulation CC requires that a bank disclose its Funds Availability Policy to its customers.
- Frost's complete Funds Availability Policy is listed in our Depository Agreement and abbreviated versions are posted at teller windows, personal banker desks and ATM's.

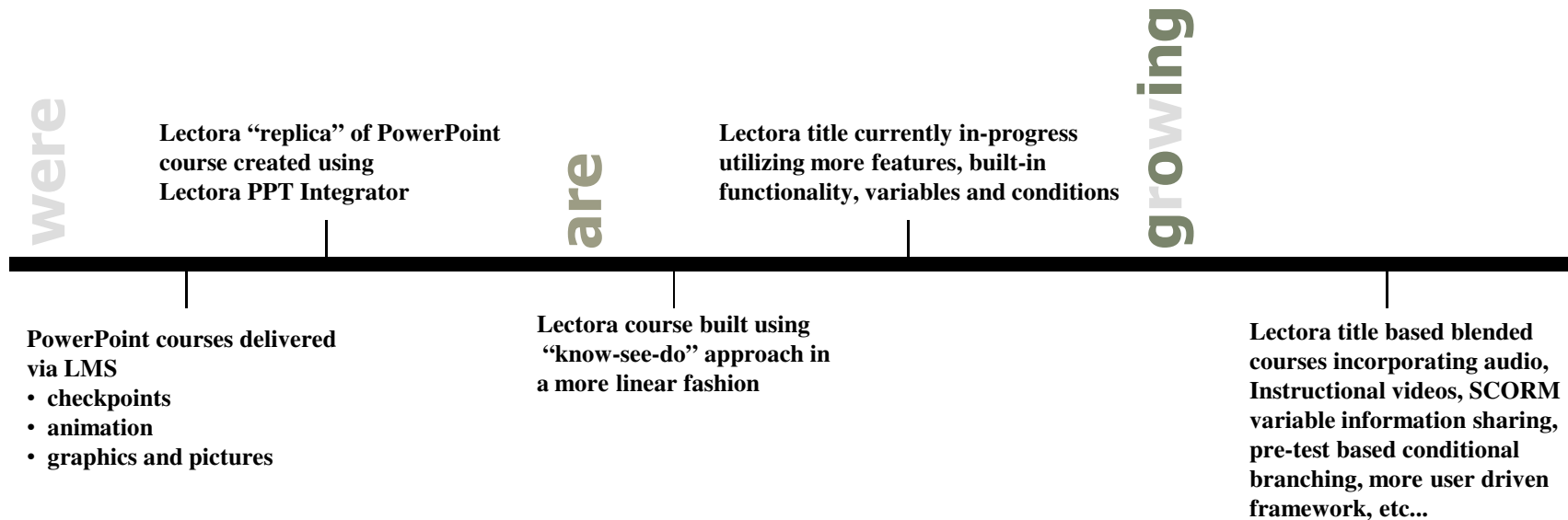


- Our general policy is that we make funds available on the first banking day following the day of deposit, but we reserve a right to delay the availability with notice provided to the customer.

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Thank you!

We will grow and prosper, building long-term relationships based on top-quality service, high ethical standards, and safe, sound assets.

