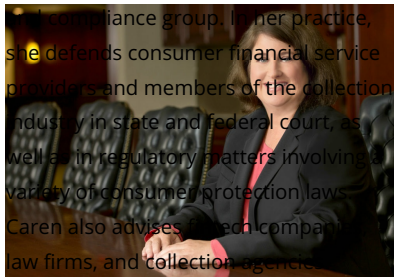


# What We Know

## NEWS

### ABOUT THE AUTHORS

[Caren Enloe](#) leads Smith Debnam's consumer financial services litigation



and compliance group. In her practice, she defends consumer financial service providers and members of the collection industry in state and federal court, as well as in regulatory matters involving a variety of consumer protection laws. Caren also advises a broad range of law firms, and collection agencies regarding an array of consumer finance issues. An active writer and speaker, Caren currently serves as chair of the Debt Collection Practices and Bankruptcy subcommittee for the American Bar Association's Consumer Financial Services Committee. She is also a member of the Defense Bar for the National Creditors Bar Association, the North Carolina State Chair for ACA International's Member Attorney Program and a member of the Bank Counsel Committee of the North Carolina Bankers Association. Most recently, she was elected to the Governing Committee for the Conference on Consumer Finance Law. In 2018, Caren was named one of the "20 Most Powerful Women in Collections" by *Collection Advisor*, a national trade publication. Caren oversees a blog titled: [Consumer Financial Services Litigation and Compliance](#) dedicated to consumer

## North Carolina Bankers Association Deposit Accounts Clinic

June 7, 2017 | by

Smith Debnam attorneys [Caren D. Enloe](#) and [Frank Drake](#) will join a panel of experts to help members of North Carolina Bankers Association brush up on areas of North Carolina law that continually arise with deposit accounts. This year's clinic will feature the following topics:

- Rules Governing Lawyer Trust Accounts
- Same-Day ACH Phase II: Operational Impacts for DFIs
- Trust and Estate Law
- Aging, Vulnerability and Financial Fraud
- How Many Layers is This Onion? – CIP, Identity of Beneficial Owners & Account Fraud
- Regulatory Enforcement and Compliance Concerns for Deposit Accounts

The seminar is presented by the [North Carolina Bankers Association](#), the professional trade organization bringing together all categories of banking institutions that best represent the interests of our rapidly changing state.

**Seminar Date:**

Thursday, June 8, 2017

9:00 am – 3:00 pm

**Location:**

Paragon Bank  
3535 Glenwood Avenue  
Raleigh, NC

financial services and has been published in a number of publications including the Journal of Taxation and Regulation of Financial Institutions, California State Bar Business Law News, Banking and Financial Services Policy Report and Carolina Banker.

[Frank Drake](#) has more than 30 years of legal experience, with a concentration in

bankruptcy and commercial litigation. Frank represents credit unions, banking and financial institutions, consumer and commercial lenders, and student loan agencies. Frank has taught classes on bankruptcy and commercial law for various Bankers Associations as well as the National Association of State-



Chartered Credit Union Supervisors and various states' Credit Union Leagues.

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