

Video Session One: 1:00 – 2:00 pm ET **Banking Hemp, CBD Oil, Marijuana and Medical Marijuana Merchants**

The terms cannabis, marijuana, and hemp are often used interchangeably but are significantly different and matter when there is interest in banking businesses that provide these services. Marijuana and hemp are both primary species of the cannabis plant, and cannabinoids (CBD) are derived from hemp.

When banking these types of merchants:

- How do you know the difference? What is required to bank medical marijuana merchants?
- How do you risk rate and approve the customer?
- What are red flag issues you should know prior to approving the customer?
- How do you monitor and what information needs to be documented in your risk assessment, ongoing reviews and your program document?

This cannabis banking webinar is perfect for any financial institution interested in banking these types of customers and are uncertain about the risks and for those financial institutions banking these types of customers and need clarification on best business practices for banking these merchants.

Topics include:

- Differentiating between Hemp, CBD Oil, Marijuana and Medical Marijuana Merchants
- How to effectively risk rate at account opening
- Recommendations for performing ongoing monitoring
- Documenting your BSA Program and Risk Assessment

Video Session Two: 2:15 – 3:15 pm ET **Legal Marijuana and the Workplace: What Employers Need to Know**

Legalization of marijuana use in the U.S. has become a fiery issue. Many states have legalized medical marijuana, while others either have legalized, or are in the process of legalizing, its recreational use as well. The conflict between state law and federal law, however, presents a myriad of issues for employers and employees alike. Employers face confusing questions about how to respond when prospective or existing employees disclose their use of medical marijuana. Employers must comply with federal and state laws and provide employees with a safe and productive workplace. At the same time, employers must accommodate employees with disabilities that may require medical marijuana.

In this compliance webinar, we will analyze the impact state legalization of marijuana use has on employers' ability to maintain a drug-free workplace, as well as the effect state laws have on private employers and their employees.

BONUS MATERIALS: Attendees receive state-specific forms and checklists plus a Drug and Alcohol Testing Policy, Testing Authorization, and Handbook Checklist

Topics include:

- Basic provisions of state medical and recreational cannabis laws and the effect they have on employers and employees
- Handling conflicts between state and federal laws
- Cannabis and American with Disabilities Act
- Employment law on cannabis drug testing
- Medical and recreational marijuana discrimination
- "Zero tolerance" policies under the law
- Responding to employee's disclosure of medical marijuana
- Tips for modifying workplace drug policies to avoid liability

Video Session Three: 3:30 – 4:30 pm ET **Lending to Hemp, CBD and Cannabis: Opportunities, Challenges and Hurdles**

12,000 banks across the country, 710 banks and 150 credit unions reported servicing marijuana-related businesses last year, according to FinCEN. But for banks considering or entering the space, banking hemp and marijuana related businesses can be a daunting task. Despite their federally legal status, hemp-CBD production is surrounded by a large gray area. States are taking individual—and sometimes drastically different—approaches to regulation.

Join this timely webinar to discuss the latest developments on lending to hemp, CBD, and marijuana businesses, including the risks, legal requirements, and challenges associated with various hemp businesses. This cannabis webinar will address the key points of providing account relationships and loan products to HRB and MRB businesses

Topics include:

- Differences between hemp, marijuana, and CBD businesses
- The regulation of CBD in food, beverages, vape cartridges, oils, topicals, and other products
- NCUA and Agency guidance on due diligence and banking hemp and cannabis businesses
- Considerations, best practices, common pitfalls and challenges in cannabis and hemp business lending
- Ask the right questions at account opening!
- Explanation and overview of hemp acreage reports
- Establishing your hemp banking program and requirements a hemp business must satisfy to access lending services
- How to navigate the lending landmines
- Multi-Peril Crop Insurance (MPCI) overview and coverage
- Basic risk management requirements for lending to HRBs and MRBs