

# 2017 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT Two-Day Compliance School

NEW YORK BANKERS ASSOCIATION MEMBERS RECEIVE SPECIAL DISCOUNT PRICING - SEE PAGE 2 FOR DETAILS

*A two-day seminar designed to encompass the broad range of topics included in the realm of the Bank Secrecy Act and Anti-Money Laundering.*

*"Yes, there will be times when we (FinCEN) need to take an action against an institution, but even in those circumstances, we need to be mindful of how important our overall relationship is with you. Overall our (FinCEN) goal is to help you help us. And we continue to look for more ways to strengthen that relationship and to identify with you, better ways we can accomplish our goals."*

Jamal El-Hindi, Deputy Director  
Financial Crimes Enforcement Network (FinCEN)  
November 14, 2016

A two-day program designed to encompass the broad range of topics included in the realm of the Bank Secrecy Act.

- Implementing the Beneficial Ownership and Customer Due Diligence Requirements;
- Suspicious Activity Reporting – the Form and the Process;
- Identifying High-Risk Customers/Members;
- Surviving the Inter-Agency BSA Examination;
- Risk Assessment Alternatives;
- Completing the Currency Transaction Report;
- Exempting Eligible Clients from CTR filing;
- Customer/Member Identification Program;
- OFAC Compliance;
- Establishing the Appropriate Culture of Compliance; and
- Other Statutory and Regulatory Requirements.

Recent Congressional focus and well-publicized BSA enforcement actions and fines continue to support a climate proving BSA compliance remains of paramount importance to all financial institutions. Treasury continues to rely on financial institutions to serve as the "front-line gatekeepers" for law enforcement efforts to safeguard the U.S. financial system from the abuses of financial crimes, including money laundering and terrorist financing. The federal regulatory agencies continue to rely on financial institutions to take "every reasonable step" to identify, minimize, and manage any risks that illicit financial activity may pose to the individual institution and the industry. Ongoing initiatives by the Financial Crimes Enforcement Network (FinCEN), and continued expansions of the federal examination procedures, reinforce the need to have a strong BSA program at your institution.

This two-day school covers in detail the issues and opportunities in the ever-expanding environment of the Bank Secrecy Act and reviews the entire realm of BSA from "A" to "Z". From decades old Currency Transaction Reporting (CTR) and various recordkeeping requirements, to Institutional Risk Assessment, Customer/Member Due Diligence (CDD), Beneficial Ownership expectations, and Suspicious Activity Reporting, students from the novice appointee to the tenured BSA professional will find the discussions and interactions to be of great value.

## DAY ONE – The "Basics"

- Statutory and Regulatory Requirements;
- Enforcement Actions, MRIs, and the "Lessons Learned";
- Acronym Review and Sources of Information;
- USA PATRIOT Act Requirements and Implications;
- Currency Transaction Reporting – FinCEN;
- Exemption "Opportunities" From CTR FinCEN Form 110;
- Recordkeeping Requirements;
- Office of Foreign Assets Control (OFAC); and
- Culture of Compliance.

**PLUS...**  
A COMPLETE  
AND COMPREHENSIVE  
**DESKTOP REFERENCE  
MANUAL AND  
FREE TELEPHONE  
SUPPORT**  
FOR ONE FULL YEAR!

## DAY TWO – The "Current"

- Implementing the Beneficial Ownership /Customer Due Diligence(CDD) program;
- Real Estate Title, Money Services Businesses (MSBs), Third-Party Payment Processors (TPPPs), "De-Risking", and Other High-Risk Clients and Entities;
- Suspicious Transactions, Terrorist Financing, and other Money Laundering Techniques;
- Suspicious Activity Reporting (SAR) – Form 111;
- SAR "Confidentiality", Cyber-Related Events and Cyber-Related Crime, E-Mail Compromise Fraud, Human Smuggling and Human Trafficking; Marijuana Banking; Tax-Refund Fraud, "Vulnerable Adult" Exploitation;
- Institutional Risk Assessments;
- "High-Risk" Products, Services, and Geographies; and
- Federal BSA/AML Exam Expectations – Latest Updates.

This seminar assists financial institutions in meeting the annual training requirements imposed by the BSA regulations and provides attendees with the opportunity to network with other professionals interested in BSA compliance.

## Speakers

**Mark W. Dever, AAP, CAMS**, is a Vice President at ProBank Austin. Prior to joining the firm in 1996, Mr. Dever was vice president and manager of cash management operations for a multi-billion dollar regional bank holding company with several affiliates. He has extensive experience in many areas including the automated clearing house (ACH), domestic wire transfer, affiliate bank post-acquisition conversions and consolidations, bank operation centralizations, and payment system risk. He teaches a variety of ProBank seminars including the ACH Processing and Compliance, Anti-Money Laundering and Bank Secrecy Act, and Managing Customer Information seminars. He has lectured at regional and national seminars and at graduate schools of banking, hosted by various bank associations and national industry groups. He has served on the faculty of both the OTS Compliance I School and the FDIC's Advanced Consumer Protection School. He has also taught undergraduate business and management classes in a community college setting. Mr. Dever is an Accredited Automated Clearing House Professional (AAP) and a Certified Anti-Money Laundering Specialist (CAMS).

## Who Should Attend

This program is designed for personnel who have management-level responsibilities for BSA compliance. Individuals with retail banking, risk management, compliance, audit, operational, corporate banking, and training responsibilities will benefit from this program.

**Program Level: Intermediate**

## Seminar Agenda

**All times are local at seminar site.**

<b>Registration</b>	8:30 am
<b>Program</b>	9:00 am - 4:00 pm
<b>Lunch (included)</b>	12:00 noon - 1:00 pm
<b>Instructional Method</b>	Group-Live





## Dates & Locations

**June 27 & 28, 2017  
(New Jersey Location)**  
Holiday Inn Clark  
36 Valley Rd  
Clark, NJ 07066  
732-574-0100

**October 3 & 4, 2017**  
Doubletree Hotel E Syracuse  
6301 State Route 298  
E Syracuse, NY 13057  
315-432-0200

**October 5 & 6, 2017**  
Hilton Garden Inn  
Albany Airport  
800 Albany Shaker Rd  
Albany, NY 12211  
518-464-6666

### SEMINAR FEE INCLUDES:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

## Additional Information

**The Manual** Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements and examination procedures. The manual is an excellent resource for future reference.

**Suggested Dress** Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all ProBank seminars.

**Field Of Study** Specialized Knowledge and Applications.

**Prerequisites/Advanced Preparation**  
Basic Knowledge of AML/BSA Regulations.

**Confirmations** You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

**Cancellation Policy** If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for

"no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If ProBank cancels a seminar for any reason, we will refund the entire registration fee.

**ProBank Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling ProBank no later than the day of the program.

**Questions? Call 800-523-4778.** For program questions, more information, or refunds select option 1, (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, ask for ext. 222.

**Please Note** We reserve the right to change speakers or reschedule/cancel session when necessary.

### Credit Hours:

- Eligible for 13 CPE
- Eligible for 13.5 CRCEM credit through ICB Member CE Review.

Visit their website at: [www.aba.com/Training/ICB/Pages/CRCEM\\_aspx](http://www.aba.com/Training/ICB/Pages/CRCEM_aspx)

## How to Register

**MAKE CHECK PAYABLE TO:**  
ProBank Austin

**MAIL FORM BELOW TO:**  
Education Division  
ProBank Austin  
Suite 305  
6200 Dutchmans Lane  
Louisville, KY 40205

**ADDITIONAL WAYS TO REGISTER  
AND RECEIVE DISCOUNTED PRICING**  
*Charge Payments Only*

1. **ONLINE: WWW.PROBANK.COM**  
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2. **BY FAX: 502-451-6755**  
Use form below
3. **BY PHONE: 800-523-4778**  
**Select Option 1 (or Ext. 205 or 235)**  
Reference Code: **17NYB40**



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## 2017 Anti Money Laundering and Bank Secrecy Act Compliance School - NEW YORK BANKERS ASSOCIATION

I/WE WILL ATTEND THE SELECTED SEMINAR  June 27 & 28, 2017  October 3 & 4, 2017  October 5 & 6, 2017  
Clark, NJ E Syracuse, NY Albany, NY

### INSTITUTION INFORMATION

### ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

FINANCIAL INSTITUTION

ATTENDEE #1

\$655

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY STATE ZIP CODE

ATTENDEE #2

\$655

TELEPHONE #

EMAIL ADDRESS

MOBILE #

ROUTING/MICR #

ATTENDEE #3

\$655

Presented in 2017 by ProBank Austin.

EMAIL ADDRESS

MOBILE #

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

**TOTAL REGISTRATION FEE ENCLOSED: \$**

### PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED  CHARGE MY:  MASTERCARD  VISA  DISCOVER  AMERICAN EXPRESS **PLEASE PRINT CLEARLY**

CARD NUMBER

EXP DATE

CW (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP