

2017 Anti-Money Laundering & Bank Secrecy Act Compliance Seminar

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

A full-day seminar explaining the latest regulatory changes...and how to effectively bring your program up-to-speed.

"To succeed, banks must have effective systems for managing their BSA and AML risks and reporting suspicious activities in a timely manner. Banks must choose whether to enter into or maintain business relationships based on their unique business objectives, careful evaluation of the risks associated with particular products or services, evaluation of customers' expected and actual activity, and an assessment of the banks' ability to manage those risks effectively. That's no easy task, given the complex environment in which banks operate."

Thomas J. Curry
Comptroller of the Currency
United States Department of the Treasury
September 28, 2016

Recent Congressional focus and well-publicized BSA enforcement actions and fines continue to support a climate where 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 to the industry. Ongoing initiatives by the Financial Crimes Enforcement Network (FinCEN) and the continued expansions in the federal examination procedures reinforce the need to have a strong BSA program at your institution. This full-day seminar covers in detail the major issues and opportunities in the ever-expanding environment of the Bank Secrecy Act.

This seminar highlights the increased federal expectations for BSA. "Beneficial Ownership", and the ever-increasing importance of Customer/Member Due Diligence standards, and the Final Regulations issued in May 2016 are reviewed in detail. The latest guidelines on account management, ongoing monitoring, and due diligence expectations for Money Services Businesses (MSB), "Third-Party Payment Processors" (TPPP), Marijuana Related Enterprises (MRE), and other "High-Risk" Clients are highlighted, while the ever increasing issue of "de-risking"/client "re-evaluation" is discussed. Institutional risk assessments and the latest guidance on high-risk products and services, e-mail compromise fraud schemes, human trafficking and human smuggling, along with Elder and Vulnerable Adult exploitation are reviewed.

Suspicious activity reporting and the most recent guidance from Treasury on proper Suspicious Activity Report completion are discussed. The impacts to financial institutions from the federal BSA examination procedures are identified. The regulations affecting financial institutions from the Office of Foreign Asset Control (OFAC) are highlighted. Suspicious transactions, terrorist financing, and other money laundering techniques are also reviewed.

Currency Transaction Reporting (CTR), Exemptions from CTR reporting, Customer/Member Identification (CIP) requirements, foreign correspondent banking and Private Banking account management, SAR reporting requirements for insurance affiliates, record retention requirements, and the evolution of BSA are documented in detail. This seminar assists financial institutions in meeting the annual training requirements imposed by the BSA regulations, and provides attendees the opportunity to network with other professionals interested in BSA compliance.

TOPICS

- "Beneficial Ownership" and "Customer/Member Due Diligence"
- Money Services Businesses (MSB), Third-Party Payment Processors (TPPP), Marijuana Related Enterprises (MRE), "De-Risking"/Client "re-evaluation"; and Other "High-Risk" Clients
- E-Mail Compromise Fraud Schemes
- Human Smuggling and Human Trafficking Guidance
- Suspicious Activity Reporting – Latest Trends and Rulings
- Examination Procedures – Latest Updates
- OFAC Compliance
- Money Laundering Techniques and Suspicious Transactions

DOCUMENTATION COVERING

- Currency Transaction Reporting
- CTR Exemption Opportunities
- Customer/Member Identification (CIP)
- Foreign Correspondent Bank and Private Banking EDD
- SAR for Insurance Affiliates
- Record Retention Requirements
- Information Sources BSA "Evolution" and "Lessons" from BSA Enforcement Actions



Seminar Speakers

Mark W. Dever, AAP, CAMS, is a Vice President at PBS. 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 PBS 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).

Joquetta S. Jackson is a Vice President at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

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. No advance preparation is required.

Program Level: Update/Intermediate

Seminar Agenda

All times are local at seminar site.

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





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 PBS 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.

CE CREDITS: Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

****FULFILL YOUR ANNUAL BSA TRAINING REQUIREMENTS****

PBS Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS 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 PBS no later than the day of the program.

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 PBS cancels a seminar for any reason, we will refund the entire registration fee.

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, select ext. 222.

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

Dates & Locations

March 20, 2017
Marriott Buffalo/Niagara
1340 Millersport Hwy
Amherst, NY 14221
716-689-6900

March 21, 2017
Doubletree Hotel E Syracuse
6301 State Route 298
East Syracuse, NY 13057
315-432-0200

March 22, 2017
Hilton Garden Inn
Albany/Suny
1389 Washington Ave
Albany, NY 12206
518-453-1300

March 23, 2017
LaGuardia Airport Marriott
102-05 Ditmars Blvd
E Elmhurst, NY 11369
718-565-8900

October 27, 2017
Holiday Inn Clark
36 Valley Rd
Clark, NJ 07066
732-574-0100

Seminar Fee Includes:

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

Breakfast and parking are on your own.

How to Register

MAKE CHECK PAYABLE TO:
Professional Bank Services, Inc.

MAIL TO:
Education Division
Professional Bank Services, Inc.
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205

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NEW YORK BANKERS ASSOCIATION

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION

ATTENDEE #1

\$340

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY

ATTENDEE #2

\$340

STATE, ZIP

EMAIL ADDRESS

MOBILE #

ROUTING/MICR NUMBER

I/WE WILL ATTEND THIS SEMINAR:

Please mark just ONE date/location

- MARCH 20, 2017 - AMHERST, NY
- MARCH 21, 2017 - EAST SYRACUSE, NY
- MARCH 22, 2017 - ALBANY, NY
- MARCH 23, 2017 - E ELMHURST, NY
- OCTOBER 27, 2017 - CLARK, NJ

TELEPHONE #

TOTAL REGISTRATION FEE ENCLOSED: \$ _____

PAYMENT INFORMATION

--- PAYMENT MUST ACCOMPANY REGISTRATION ---

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

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EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP