

# 2010 BSA/AML COMPLIANCE CONFERENCE



*Facilitated By:*

**Jennifer McCollough, CRCM & Tom Pareigat, Attorney**



**WESTERN STATES**

**CENTER FOR  
FINANCIAL  
TRAINING<sup>SM</sup>**

**Wednesday & Thursday**

**October 6 & 7, 2010**

**9:00am to 4:00pm**

**The Golden Hotel  
Golden, Colorado**

**ICB-CRCM & ICBA Credit Awarded**



## ***A Comprehensive Look At Current Requirements, New Developments and Emerging Risks***

Standards for Bank Secrecy Act (BSA) compliance remain high, and bank examiners continue to keep a watchful eye on industry practices. Is your Anti-Money Laundering (AML) compliance program all it should be? Have you properly identified AML risks? Are your internal controls adequate? Are you up-to-speed on current and emerging issues facing community bankers?

This year's 2-Day Conference will provide BSA/AML Professionals with a thorough review of the many regulatory requirements impacting the BSA/AML compliance function. Our facilitators will focus on "need-to-know" issues and more. You'll receive valuable insights into new trends, emerging risks, updated exam procedures and increased examiner expectations. All topics will be covered with a hands-on, interactive and practical approach.

### ***Why Should You Attend?***

#### **GET CURRENT**

Our facilitators will discuss regulatory changes, new interpretations and recent industry guidance. You'll also be briefed on enforcement trends and key areas of emerging risk.

#### **OBTAIN VALUABLE INSIGHTS**

Our Conference faculty includes a compliance consultant and a banking attorney who concentrates in regulatory compliance and enforcement defense. This team of facilitators will provide you with deeper insights into the various operational, regulatory and legal issues you face from a BSA perspective. Plus, we'll have additional guest speakers on key areas of interest! Come with questions—leave with answers.

#### **STAY IN COMPLIANCE**

Recent enforcement actions indicate that tolerance for BSA violations is low—and penalties can be severe. This Conference will zero in on key areas of risk and will provide you with practical insights into where to focus your compliance efforts so your compliance record remains strong.

#### **ENRICH YOURSELF AND YOUR STAFF**

This Conference is an excellent way to fulfill your training requirements. Gain from the everyday experiences of your facilitators and the other attendees and leave with practical tools for training other bank staff—and even your board of directors.

### **2010 TOPICS**

- AML in Perspective
- Core Responsibilities: Reporting and Recordkeeping
- Key Requirements of an AML Program
- The Risk Assessment Process
- Knowing Your Customer: CIP and Beyond
- Suspicious Activity Monitoring and Reporting
- Beyond the Ordinary: Compliance Challenges
- Responsibilities of Management and the Board

### **FACILITATORS & GUEST SPEAKERS**

This year's faculty includes Jennifer McCollough, CRCM, President of Compliance Services Group, Ltd., and Tom Pareigat, Attorney with Lindquist & Vennum PLLP, Denver. Special guest speakers include IRS Special Agent Matt Garth, Mike Caldwell, CPP, CFE and Timothy R. White, CAMS, National Risk Specialist, BSA-OFAC.

**PROFESSIONAL CREDIT AWARDED**  
ICB-CRCM and ICBA Credit will be awarded.

Register Online at [www.CFTWS.org/Education](http://www.CFTWS.org/Education)

## WALK AWAY WITH PRACTICAL TOOLS

- ◆ Sample Outline For In-Bank Staff Training
- ◆ BSA Training Kit For Your Board (Outline And Graphics)
- ◆ Risk Assessment Templates
- ◆ Sample SAR Narrative The Way Law Enforcement Sees It
- ◆ AML Compliance Checklist For New Products And Services

## WHO IS THIS CONFERENCE DESIGNED FOR?

This conference is ideally suited to compliance professionals with BSA/AML responsibilities who have a basic understanding of anti-money laundering laws and regulations, including BSA Officers, Compliance Officers, Auditors, Head Tellers, and Risk Managers.



## DESCRIPTION OF TOPICS

### AML In Perspective

Anti-money laundering compliance continues to be a priority for financial regulators—and presents ongoing “regulatory risks” to community bankers. We’ll kick off the conference with a practical look at the role of BSA/AML compliance within the community bank. Current enforcement trends will be highlighted and new and emerging areas of risk will be discussed. Recent changes to the BSA Examination Manual will be noted, together with some practical ways you can raise BSA awareness among bank management and staff.

### Core Responsibilities: Reporting and Recordkeeping

This session will review the technical reporting and recordkeeping requirements of the Bank Secrecy Act and OFAC. Common violations will be identified, and practical tips on how to avoid these errors will be offered. Using realistic case study scenarios, this session will go beyond the basics—and zero in on more complex situations where CTRs may be triggered, or where CTR exemption obligations may be expanded.

### Key Requirements of an AML Program

Is your written AML compliance program all it should be? Does your program reflect the actual AML risks facing your bank? Are your internal controls adequate? This session will provide insights into how to proactively review and assess the quality of your AML program. Key program requirements will be unpacked and discussed in detail and practical tips will be offered to keep your program current and effective.

### The Risk Assessment Process

An effective BSA/AML program must be based on an accurate assessment of the AML risks facing your bank. From customer risk—to product risk—to geographic risk—your bank’s risk profile should be clearly understood and well-documented. This session will zero in on the how to effectively identify, measure and document the AML risks facing your bank. If your risk assessment has gotten “stale,” this session will provide you with practical insights on how to freshen it up.

### Knowing Your Customer: CIP and Beyond

For many banks, the CIP process has become “routine.” But the law requires more than just data collection and ID verification. Customer due diligence is the name of the game—and many banks fall short in this area. This session will delve into what it takes to have a strong customer due diligence (and enhanced due diligence) process.

### Suspicious Activity Monitoring and Reporting

It’s no secret that suspicious activity monitoring and reporting are the cornerstone of a strong BSA/AML program. Banks who fail to properly identify and report suspicious activity can face significant penalties under the law. This session will provide a comprehensive look at SAR requirements and review key best practices in suspicious activity identification, monitoring and reporting. Internal tools for documenting SAR investigations will be provided, along with practical insights into how to manage the legal and privacy implications of a SAR filing.

### Beyond the Ordinary: Compliance Challenges

This session is devoted to new and emerging BSA/AML risks facing community bankers. From new financial products (such as prepaid cards and other cash substitutes) to alternative payment systems to trends in social engineering—the profile of money laundering risk is changing. This session will highlight new areas of concern and give you a head start in preparing for what lies ahead.

### Responsibilities of Management and the Board

When it comes to BSA/AML compliance examinations, management and the Board have ultimate accountability for bank performance. That’s why we’ve created a session specifically aimed at reviewing the responsibilities of management and the board of directors. This session will provide useful tools to help you train executive management, and will offer some practical suggestions on how to effectively respond to exam criticisms and findings.

## TUITION

**First Attendee = \$600.00\***

**Additional Attendees = \$540.00\*\***

Tuition includes a light breakfast (served from 8 to 9am) and lunch daily (excludes lodging).

### **\*Early Tuition ~ Register By SEPTEMBER 8, 2010**

To ensure your attendance and receive the 'Early' Tuition Rate quoted above, please register by **WEDNESDAY, SEPTEMBER 8, 2010**. Tuition will increase by \$100.00 after September 8th.

### **\*\*Multiple Registration Discount**

Please **REGISTER ALL ATTENDEES AT ONCE** to receive the Additional Attendees Discount Rate above.

## REFUND POLICY

Full Refund = On or before September 8, 2010

\$200.00 Cancellation Fee = September 9—22, 2010

NO Refund = After September 22, 2010 (although a substitute may attend)

## ATTIRE

Casual, comfortable attire is recommended.

## REGISTRATION FORM (#N7320)

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Organization: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Cell Phone (in case of emergency): \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Multiple Registration Discount Applies—Additional Registration Form(s) attached.

**FAX: 303-629-1591**

**MAIL: 1009 Grant Street, Suite 102, Denver, CO 80203**

**E-MAIL: info@cftws.org**

**REGISTER ONLINE: [www.CFTWS.org/Education](http://www.CFTWS.org/Education)**

## PAYMENT OPTIONS

TOTAL AMOUNT DUE \$ \_\_\_\_\_

TUITION PAYMENT OPTIONS:  \*Bill Organization  Check enclosed (payable to CFTWS)

\*Authorized Signature for Billing: \_\_\_\_\_

VISA/MC #: \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_ Signature: \_\_\_\_\_



### ACCOMMODATIONS...Make Your Reservations by September 8th!

A block of King and Double Queen Rooms has been reserved at The Golden Hotel. **Reserve your room by September 8, 2010 to receive the 'discounted' rate of \$139.00 per night plus tax.** The availability and rate of the rooms cannot be guaranteed after September 8th, therefore, early reservations are encouraged!

To make your reservations under the block titled "CENTER FOR FINANCIAL TRAINING", please call 303-279-0100 or 1-800-233-7214. **This special group rate expires on SEPTEMBER 8, 2010.**