

2018 BSA GRADUATE SCHOOL

A 2-day school providing training for experienced BSA professionals who are challenged in developing and maintaining an effective BSA program.



January 10 & 11, 2018

**IBA Center for Professional Development
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis IN 46240**

Presented By:



Sponsored By:



Overview

This 2-day program is designed for BSA professionals who are competent in the core requirements of Bank Secrecy Act rules and will provide a higher level of lecture, training, and interactive discussion regarding the challenges of developing and managing an effective BSA program. Much of the discussion will revolve around real life case studies which will be an integral part of the school.

This school will also address the customer due diligence (CDD) rules effective May 11, 2018, addressing the requirements for verifying the ultimate beneficial owners for business accounts.

A major focus of the program will be managing a BSA program. Topics will include discussions on ethics, efficiency vs. effectiveness, dealing with examinations, escalating issues within the organization, and managing MSB relationships. In addition, the class will learn to design an effective BSA program through the study of workflow charts which will be provided. We will discuss best practices for impacting the bottom line of a BSA program and we will discuss a policy checklist, as well as how to conduct a gap analysis to ensure your program is as refined as possible.

The course will also involve a roundtable discussion. The facilitator will guide the group through a number of pre-determined discussion topics, as well as topics requested by the attendees. Each attendee is encouraged to contribute one topic they would like to discuss – and attendees are encouraged to submit topics prior to the school.

All assignments will be based on the lecture material, followed by hands on analysis completed in a group format, and/or guided general class discussion. While this program is not designed to teach the basic elements of BSA, those new to BSA may find this program beneficial in regards to the management nature of the program.

Who Should Attend

The BSA Graduate School is designed for individuals who have a good working knowledge of all aspects of the BSA regulations and rules. While not limited to BSA Officers, it will be beneficial for any person who has BSA-related responsibilities at the bank. This program is not designed to teach the basic elements of BSA.

Dates and Location

January 10 & 11, 2018

The BSA Graduate School will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis IN 46240

Registration will be at 8:30 AM on the first day. Each day's session will run from 9 AM to 4 PM.

Accommodations: Should you need hotel accommodations, please call the IBA. A list of hotels in the area will be provided.

Meals/Refreshments: A continental breakfast will be provided each morning as well as lunch and refreshments each day.

AGENDA

Advanced BSA Elements

- Risk Assessments
- Privately Owned ATMs
- Systems to Identify and Report Suspicious Activity
- Independent Testing
- Culture of BSA/AML Compliance
- Filings SARs
 - General Guidance
 - Elder Abuse
 - Marijuana Businesses

Developing a BSA Program

- Evaluating a BSA Program
- Formalizing a BSA Program
- Building a BSA Policy

Managing a BSA Program

- Overview
- BSA/AML Responsibilities
- Key Ingredients to BSA Management
- Reports and Ticklers

- The Five E's of BSA Management
 - Effectiveness
 - Efficiency
 - Ethics
 - Examinations
 - Escalation
- Managing Money Service Business (MSB) Relationships

Regulatory Changes

- New Rules and their effect on BSA
- CDD Final Rule

Roundtable Discussion

- Possible Topics to discuss
 - Enlisting Support
 - Integrating BSA into Organizational Culture
 - Rolling Out a New Program/Procedure
 - Presenting to the Board
 - Regulatory Change Management Best Practices

Case Studies and Discussions

- Recurring errors in CTRs
- Recurring errors in SARs
 - Real life scenarios and case studies for discussion (when the correct answer is not always obvious)

Presenters

Bill Elliott, CRCM, Senior Consultant and Manager of Compliance. Bill Elliott has over 35 years of banking experience. As a compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

Terri A. Klemann, Compliance Consultant. Terri A. Klemann is a Compliance Consultant with Young & Associates, Inc. She has been in banking for more than 24 years and has worked exclusively with community banks of all sizes. Terri specializes in Bank Secrecy Act compliance, front-line operations, privacy, deposit compliance, identity theft, security and robbery, and customer service issues, and has a broad knowledge base of other compliance-related issues. Terri frequently presents in-bank BSA employee and board member training. She also leads BSA seminars for directors and board members, BSA officers, managers, customer service representatives, and tellers. She has presented seminars for various trade associations with topics including developing and auditing Bank Secrecy Act/Anti-Money Laundering (BSA/AML) programs, BSA/AML for new and experienced frontline employees, identity theft, and security and robbery, as well as addressing new rules and trends. At Young & Associates, Terri performs BSA and deposit regulation compliance reviews, authors compliance articles for the monthly *Compliance Update* newsletter, and assists client banks with policy development.

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Registration Fees:

- \$595 for each attendee for banks who are members of the CBC Program.
- \$695 for each attendee for banks who are members of IBA, but who are not members of the CBC Program.
- \$1,295 for each attendee for banks who are not members of IBA.

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**Indiana Bankers Assoc.
Center for Professional
Development**

**8425 Woodfield Crossing
Blvd.**

Suite 155E

Indianapolis IN 46240

**For additional information
and to register, please feel
free to contact:**

Indiana Bankers Assoc.

Laurie Rees

Lrees@indianabankers.org

PHONE: 317.387.9380

FAX: 317.387.9374

Designated Banker:

Bank Name _____

Attendee Name _____

Email Address _____

Additional Attendee Name _____

Email Address _____

Check if you prefer electronic manuals

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

Cell # (in case of weather emergency) _____

E-Mail Address(es) _____

Total Enclosed \$ _____

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates.

Credit Card Information (check one): MasterCard VISA Check Bill Me

Card Holder Name Credit Card Number Expiration Date

Card Holder Signature

Cancellation Policy

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations one day prior or absences on the day of the program. Substitutions are welcome any time.

Green Statement

In an effort to reduce waste and decrease the use of paper products in our seminars, we are now offering the manuals electronically. We will provide each attendee the manual in a PDF Format that you can download and save to your computer and/or laptop. One week prior to the school, you will be provided with a web link to the manual.

Return registration form along with payment to:

IBA Foundation Inc.

8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis IN 46240

FAX: (317) 387-9374