

BSA Graduate School

Indiana Bankers Association

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Consultants to the Financial Industry

Young & Associates, Inc.

121 E. Main Street
P.O. Box 711
Kent, OH 44240

Phone: 330.678.0524
Fax: 330.678.6219
www.younginc.com

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.