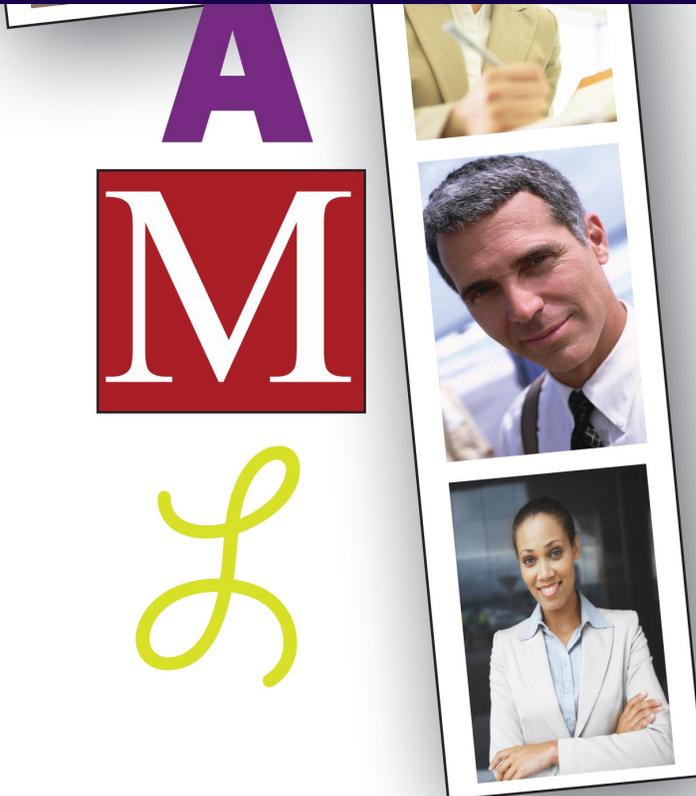




2017 BSA / AML Compliance School
April 19 & 20, 2017
IBA Center for Professional Development





2017 BSA / AML Compliance School

How do you maintain your credentials for managing, auditing or implementing the portion of your institution's compliance function that relates to money laundering, terrorist financing or even national security? It is a question you must answer during every future BSA/AML regulatory examination. Your answer will serve as the regulators' first impression of you and your bank's compliance efforts.

The curriculum for this school changes every year. Your continued attendance establishes your bank's as well as your own commitment to staying abreast of the most dynamic and pervasive compliance responsibility your institution has.

Every bank must provide ongoing training to those responsible for BSA and AML compliance. This school gives your institution an opportunity to listen to and interact with regulators from both the state and federal functional regulatory agencies. It also allows you a unique opportunity to get some rare "how to" instruction in BSA/AML compliance issues.

This is not an introductory program: all attendees should receive at least six hours of formal BSA/AML training prior to attending. The IBA sponsors a one day BSA/AML overview program each fall that is presented at the basic and intermediate levels.

Why Participate?

The BSA/AML Compliance School is a cost-effective way to ensure that your BSA program is all it needs to be. Plus, the networking with other BSA Officers and industry experts will give you great ideas to add to your present program and it will provide a "birds eye view" of what to expect at your next BSA/AML Compliance exam.

Who Should Attend?

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

Regulatory Panelists

Invited guests include representatives from the following regulatory agencies:

**Federal Deposit Insurance Corporation
Federal Reserve Board of Governors
Office of Comptroller of Currency
Indiana Division of Financial Institutions**

Hotel Reservations

All classes will be held at the IBA Center for Professional Development, 6925 Parkdale Place, Indianapolis, IN 46254. If you need overnight accommodations, please call the IBA for a list of hotels in the area.

Meals

The IBA will provide continental breakfast, refreshment breaks and lunch each day.

Dates & Location

The dates of the BSA/AML Compliance School will be April 19 & 20, 2017. The school will be held at the IBA Center for Professional Development, 6925 Parkdale Place, Indianapolis, IN 46254.

Registration will be at 8:30 a.m. on Day 1 (April 19). Presentation on Day 1 & Day 2 will begin at 9:00 a.m. and end at 4:00 p.m.

Program Instructors / Facilitators

Ken Golliver is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, Kentucky. Prior to becoming a full time trainer, he was a community banker and then the General Counsel for a regional consulting firm for financial institutions. He has presented seminars and compliance schools in more than 25 states. He serves as an administrator for BSA/AML compliance schools sponsored by the Florida, Indiana, Iowa, Kentucky, Louisiana, Michigan, Tennessee, Texas, and Wisconsin bankers associations. Ken has also served as an instructor for both FDIC and OTS examiners at the agencies' residential schools.

Timothy R. White, CAMS is the Business Development/Regulatory Specialist for Banker's Toolbox, Inc. Tim has licensed AML and Sanctions Interdiction Software to over a 1400 financial institutions since he started working in the banking compliance arena in 1994.

Tim is an expert on OFAC/Sanctions issues and has addressed OFAC and BSA issues at conferences throughout the United States. Tim has published articles in the ABA Bank Compliance Magazine, ACAMS Today and Western Banking Magazine. Tim was a member of the ACAMS' Certification Exam Task Force in 2010 and 2016.

Laura Wilson is a principal with Pegasus Educational Services, LLC. She is a gifted trainer who proves learning can be fun. Audiences routinely comment that her recollection of material content and sense of humor are unique among presenters on technical topics. Her career in training on banking related issues began in 1987. At one time she served as the regulatory compliance trainer for a \$3 billion savings bank. Later, she was a senior consultant and full-time trainer for a regional consulting firm for financial institutions. She has served on the faculty of the OTS' Level I Compliance School and the FDIC's Bank Operations and Compliance School for examiners.



2017 BSA / AML Compliance School

AGENDA - Day One Wednesday, April 19

8:30 a.m. Registration & Continental Breakfast
9:00 a.m. General Sessions Begin

What Happened Since Last Year -

Ken Gollhofer

This is a fast paced review of the good, the bad and the ugly BSA/AML compliance milestones we all passed since the last 12 months. Insights are offered about how these developments may or may not affect your day to day compliance efforts. The major enforcement actions, BSA reporting trends, proposed regulations, notices of proposed rulemaking, and interagency guidance are all addressed.

10:15 - 10:30 am Refreshment Break

Due Diligence and Customer Risk Profiles -

Ken Gollhofer

New regulations create a fifth "pillar" for your institution's BSA/AML compliance program; i.e. they establish an explicit legal requirement for a due diligence program based on a customer's risk profile and conducting ongoing monitoring to update customer information as well as monitoring to identify and report suspicious transactions.

12:00 - 1:00 pm Lunch

OFAC Compliance and the Community Financial Institution -

Tim White
OFAC Sanctions continue to change at a fast pace. Part of this session will explain the do's and don'ts of the recent changes in the Cuban, Russian, and Iranian OFAC Sanction Programs. This session will also identify the current regulatory "Hot Spots" to be prepared for in your next exam: refreshing your bank's OFAC risk assessment and how to investigate an OFAC hit.

2:30 - 2:45 p.m. Refreshment Break

Due Diligence and Beneficial Ownership -

Laura Wilson

New regulations establish new legal requirements to identify a legal entity's "beneficial owners" at account inception. For example, who are the principal owners of the corporation, LLC, or partnership that is opening an account with your bank? If you are given a list of names, how much of the information must you verify and how do you do it?

4:00 pm Day One Adjourns

AGENDA - Day Two Thursday, April 20

8:30 a.m. Continental Breakfast
9:00 a.m. General Sessions Begin

Representatives from Each Federal Functional Regulatory Agency and the Indiana Department of Financial Institutions

What to Expect in Your Next BSA Examination:

Representatives from each of the federal functional regulatory agencies as well from the Indiana Department of Banking will be present to review their agencies' current philosophies and practices. They provide an overview of their agency's current approach to BSA/AML examinations and attendees will have an opportunity to ask questions and participate in give and take discussions. This is your chance to see what the focal points of your next on site examination might be.

10:30 - 10:45 am Refreshment Break

Law Enforcement

IRS- CID Invited

12:00 - 1:00 pm Lunch

Making and Documenting SAR Decisions -

Ken Gollhofer

Customer activity draws your bank's attention. You investigate, pull together all the information you can and then evaluate what you know. Then you decide to file or not file a Suspicious Activity Report. How do you make that decision? How do you document that decision? This presentation illustrates the processes banks go through in making their SAR related decisions and leaving a trail for their third party reviewers to follow.

2:15 - 2:30 pm Refreshment Break

Appendix A: You Want Sprinkles on That? -

Ken Gollhofer

Appendix A and the information it requires are at the heart of a bank's compliance with the new due diligence regulation. It can be used "as is" or it can be modified. As easy as it might be to accept the government's document, it's important that every bank do a critical evaluation to see if the form can be/ should be modified to better suit their institution's needs.

While You're At It...

Ken Gollhofer

The new due diligence regulation requires a board approved revision of your BSA/AML program. This presentation makes some specific suggestions and even provides some sample wording for those changes. However, it goes beyond that and makes some significant, logical suggestions for how you might take a fresh look at your overall program and upgrade it to anticipate regulatory examinations.

4:00 pm Program Adjourns



2017 BSA / AML Compliance School

April 19 & 20, 2017 — IBA Center for Professional Development, Indianapolis, IN

Registration Fees

Registration fees include; handout materials, continental breakfast, refreshment breaks, and lunch. Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Please register early.

IBA Members / Associate Members

\$495 First Person

\$445 For Each Additional Attendee From Same Institution

Non-Member

\$990 Per Person

Certificate of Completion and CPE Credit

To demonstrate your commitment to having a strong compliance program, attendees will receive a Certificate of Completion at the end of the program. The BSA/AML Compliance School will qualify for 12.0 hours of CPE Credit.

Refund Policy

Any applicant withdrawing from the School prior to March 17, 2017 will receive a refund minus a \$70 cancellation fee. Any applicant canceling after March 18, 2017 or failing to appear at the school will forfeit the entire registration fee. Extenuating circumstances will be considered on an individual basis by the IBA Board of Education. Requests for refunds due to extenuating circumstances should be submitted in writing.

General Information

Attire: Business casual attire is appropriate for all IBA programs. Because of temperature variation in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs/Dietary Needs: If you have a disability that may affect your participation in this program, please notify the IBA at least 10 days before the program. We will contact you to discuss accommodations. If you have a dietary need, please contact Elizabeth Kilty at the IBA to let her know at least two (2) days prior to the program.

BSA/AML Compliance School - April 19-20, 2017

Attendee Name _____ E-Mail _____

Attendee Name _____ E-Mail _____

Attendee Name _____ E-Mail _____

Bank Name _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

Please Send Invoice VISA MasterCard Total Amount Enclosed \$ _____

Card Holder Name _____

Credit Card Number _____ Expiration Date _____

For More Information

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Indiana Bankers Association
Phone: 317-387-9380 Fax: 317-387-9374

Please return registration form along with payment to:

IBA Foundation, Inc.
6925 Parkdale Place
Indianapolis, IN 46254-4673

**YOU MAY REGISTER ONLINE AT:
www.indianabankers.org**