

ELIMINATE CONFUSION ABOUT RECENT REGULATORY CHANGES...HELP AVOID REGULATORY CRITICISM...
AND FULFILL FEDERAL BSA TRAINING REQUIREMENTS BY ATTENDING...

2013 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

A Complete Regulatory Update Including:

*New Forms – CTR (112), SAR (111), and DOEP (110) • Money Services Businesses (MSB), and other “High-Risk” Clients
Customer/Member Due Diligence & “Beneficial Ownership” – “New Rules” (Anticipated)
High-Risk Products, Services, and Geographies • Risk Assessments • Suspicious Activity Reporting – Latest Trends and Rulings
Cross-Border Electronic Transmittal of Funds (CBETF) – New Rules (Anticipated)
Revised Examination Procedures – Latest Updates • OFAC Compliance and more*

“Monetary penalties are necessary and justified when a financial institution violates the BSA in ways that enable abuse of the financial system. Under the risk-based approach to BSA compliance, FinCEN



does not expect banks will develop anti-money laundering programs meeting an unnecessary and arbitrarily high standard. Nonetheless, we must continue to ensure that anti-money laundering programs are designed and implemented in a manner to avoid facilitation of illicit financial activity.

—PETER ALVARADO
DEPUTY DIRECTOR
FINANCIAL CRIMES ENFORCEMENT NETWORK (FinCEN)
SEPTEMBER 25, 2012

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. The newly revised CTR, SAR, and DOEP forms and the mandated utilization of each are discussed. The ever-increasing importance of Customer/ Member Due Diligence standards, “Beneficial Ownership expectations”, and the new regulations (expected to be released) are reviewed. The guidelines on account management, ongoing monitoring, and due diligence expectations for Money Services Businesses (MSB) and other “high-risk” clients are highlighted. Institutional risk assessments and the procedures on the reporting of Cross-Border Electronic Transmittals of Funds (CBETF – anticipated) are covered. Suspicious activity reporting and the most recent guidance from Treasury on proper SAR completion are discussed. The impacts to financial institutions from the periodic expansions to the revised examination procedures are identified. The regulations affecting financial institutions from the Office of Foreign Assets 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

- New Forms – CTR (112), SAR (111), and DOEP (110)
- “Beneficial Ownership”, Customer/Member Due Diligence, and the “new rules” (Anticipated)
- Money Services Businesses (MSB) and other “High-Risk” Clients
- Risk Assessments
- Cross-Border Electronic Transmittal of Funds (CBETF) - New Rules (Anticipated)
- Suspicious Activity Reporting – Latest Trends and Rulings
- Revised 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

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**

REGISTRATION FEES

Receive special pricing of **\$290 per attendee.**

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 2013WVB45, or give us the promotion code by phone (800-523-4778).

Payment must accompany registration.

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

DATES & LOCATIONS

February 12, 2013

Embassy Suites Charleston
300 Court Street
Charleston, WV 25301
304-347-8700

February 13, 2013

Bridgeport Conference Center
300 Conference Center Way
Bridgeport, WV 26330
304-808-3000

AGENDA

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

All times are local at seminar site.**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.

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 and supply you with a complimentary copy of the manual.

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.

SEMINAR SPEAKERS

Mark W. Dever, AAP, CAMS, is a Senior Consultant 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).

Deborah Henderson is a Senior Consultant at PBS. Prior to joining the firm in 1996, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending and operations areas. She provides consulting services in compliance, with particular emphasis on deposits, lending, IRS reporting, information security and operations issues. She has been a member of the faculty of the FDIC's Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course. She has also served on the faculty of the Iowa, North Carolina and Pennsylvania bankers associations' compliance schools.



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ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335**CE CREDITS:**

Eligible for 6.5 CPE and 6.75 CRCM credits.

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2013 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR WEST VIRGINIA BANKERS ASSOCIATION

INSTITUTION INFORMATION**ATTENDEE NAMES & EMAIL ADDRESSES**

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
MAILING ADDRESS/PO BOX	ATTENDEE #2	EMAIL ADDRESS	\$290	
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290	
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290	
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290	
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$290

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED **CHARGE MY:** MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY!**

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP