



Regulatory expectations for BSA remain high, and there continues to be subtle changes in the enforcement of the rules.

March 9, 2017

Hilton Garden Inn - 8600 Northpark Drive - Johnston, Iowa 50131

Presented By:



Young & Associates, Inc.

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2017 BSA / AML CONFERENCE



The annual BSA/AML conference is the place to keep up-to-date with current BSA/AML activity and trends.

Regulatory expectations for BSA remain high, and there continues to be subtle changes in the enforcement of the rules. This means there is a continued need to focus on the effective and meaningful elements of a BSA program. This conference will discuss many “need-to-know” issues for the BSA/AML professional. Each topic will be considered in depth, with a hands-on, interactive, and practical approach.

This one-day program is designed to focus specifically on all applicable BSA activity over the last 12 months. The agenda for this annual conference changes each year and typically includes (as applicable) an overview of recent FinCEN activity such as enforcement actions and proposed regulatory changes, as well as applicable case studies, industry hot topics and an interactive round table discussion. Depending on the volume of recent activity needing to be discussed, the agenda may also include standard BSA topics as a refresher course.

This program helps to keep BSA personnel informed of industry trends, regulatory focuses, proposed rules, and other information relevant to the BSA professional.

Who Should Attend

This conference is ideally suited to employees 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. While specifically designed for BSA professionals at community banks with assets of less than 1 billion, this program could benefit those with BSA responsibilities at a financial institution of any size.

Seminar Presenter

DATE / LOCATION:

March 9, 2017

Registration is at 8:30 AM.

Conference will run from
9:00 AM to 4:00 PM.

Conference will be held at:

**Hilton Garden Inn
8600 Northpark Dr.
Johnston, Iowa 50131**



Adam Witmer, CRCM, Senior Consultant

Adam Witmer is a Senior Consultant with Young & Associates, Inc. where he focuses on regulatory compliance. Adam is a popular speaker who tries to make compliance fun by providing real life stories that apply to the topic at hand. He conducts seminars for state banking associations throughout the United States, provides in-bank training for clients, delivers keynote speeches, and puts on compliance webinars. In addition to compliance education, Adam serves client banks in the Midwest through consulting and by writing articles for various publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of internal audit, deposit and loan operations, retail banking, and secondary market lending. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

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2017 Agenda

As the content of this seminar is updated and revised each year, our focus for 2017 will include the following topics:

FinCEN Activity and Emerging Trends

A core focus of this program is to look at applicable BSA activity over the last year. This section will discuss recent pronouncements that have been issued by FinCEN such as enforcement actions, remarks by various FinCEN employees, and other applicable releases. In addition, information from other BSA/AML groups - such as the Financial Action Task Force - may also be discussed, as applicable.

Cyber Security and Your BSA/AML Program

One of the hottest topics in the financial industry is cyber security. As technology advances continue, coupled with an ever increasing amount of illicit actors trying to breach the data found in financial institutions, regulatory agencies have brought cyber security to the forefront of their oversight. While this directly affects IT managers and those responsible for cyber security in a financial institution, BSA Officers need to have an understanding of how cyber security relates to their BSA/AML programs. For the past few years, FinCEN has also been placing a greater focus on cyber security, specifically relating to the filing of Suspicious Activity Reports (SARs). This session will review recent guidance from FinCEN regarding cyber-events and cyber-enabled crime and how it relates to BSA/AML programs.

Regulatory Update

This section will highlight recent developments in anti--money laundering laws and regulations as they are at the time of the conference. One topic will include the final Customer Due Diligence rules that mandates new requirements for "ultimate beneficial owners." Our discussion will include an overview of the final rule, a review of the FinCEN FAQs regarding this rule, and a discussion of possible implementation techniques.

CTR Filing Guidance

A section of this program will focus on specific Currency Transaction Report guidance released by FinCEN and other agencies over the last several years. While we will provide the CTR instructions to attendees, our primary focus will be on a discussion of the FinCEN FAQs regarding CTRs.

Case Studies

The program will also include at least one case study to help further develop BSA management skills. The first case study will address an actual criminal case that originated from a SAR filing and resulted in a college student led drug ring that was using Bitcoin to purchase drugs on the dark net marketplace. This real-life example will help to emphasize the importance of effective BSA management. Additional case studies will be included as applicable.

Roundtable Discussion: Compliance Challenges

Our session will include a roundtable discussion among participants, as we share together the challenges that face bank employees charged with BSA/AML responsibilities. While the actual logistics of this discussion will vary based on the overall attendance and capabilities of the facilities, the presenter will attempt to group financial institutions of somewhat similar size together for this discussion.

"Adam rocks! He is so knowledgeable about BSA. It's always a learning experience and with awesome presentation and a few laughs."

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REGISTRATION FEES:

- \$205 for the first attendee for those who are members of the CBC Program and also members of CBI.
- \$185 for each additional attendee for those who are members of the CBC Program and also members of CBI.
- \$250 for the first attendee for those who are non-members of the CBC Program but who are members of CBI.
- \$215 for each additional attendee for those who are non-members of the CBC Program but who are members of CBI.
- \$300 per attendee for those who are non-members of the CBC Program and also non-members of CBI.

Designated Banker:

Name: _____

Bank: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____ Fax: _____

E-Mail: _____

Additional Delegates:

Total Amount Enclosed: \$ _____

Please return registration form along with payment to:

**Community Banks of Iowa
1603 22nd St., Suite 102
West Des Moines, IA 50266**

For additional information, contact:

Community Bankers of Iowa at (515) 453-1495 or fax to (515) 453-1498