

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

## 2012 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

### A Complete Regulatory Update Including:

*Electronic Submission and Revisions of BSA Forms (Anticipated) • Money Services Businesses (MSB) – New Rulings  
Risk Assessments • CISADA Information Requests • Suspicious Activity Report (SAR) – Latest Rulings  
Cross-Border Electronic Transmittal of Funds (CBETF) – New Rules (Anticipated) • Revised Examination Procedures – Latest Updates  
Customer/Member Due Diligence – “High-Risk” Clients – “Beneficial Ownership” • OFAC Compliance and more.*



*“Federal law requires banks to implement a robust and proactive anti-money laundering program to detect fraud and protect the public from harm. This bank’s failure to detect and report a*

*ponzi scheme cost it 16 percent of its value. Other financial institutions should heed this warning: the Bank Secrecy Act applies to more than just drug and terrorist financing.”*

—UNITED STATES ATTORNEY ANNE M. TOMPKINS  
WESTERN DISTRICT OF NORTH CAROLINA  
U.S. DEPARTMENT OF JUSTICE  
APRIL 27, 2011

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 electronic submission and revisions of BSA forms (anticipated) is discussed. The guidelines on account management and due diligence expectations for Money Services Businesses (MSB) are highlighted. Institutional risk assessment, informational requests under CISADA, 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 increasing importance of Customer/Member Due Diligence standards, “Beneficial Ownership expectations”, and “High-Risk” client monitoring are reviewed. 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 Asset 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

- Electronic Submission and Revision of BSA Forms (Anticipated)
- Money Services Businesses (MSB) – New Rulings
- CISADA Information Requests
- Risk Assessments
- Cross-Border Electronic Transmittal of Funds (CBETF) – New Rules (Anticipated)
- Suspicious Activity Report (SAR) – Latest Rulings
- Customer/Member Due Diligence – “High Risk Clients” – “Beneficial Ownership”
- Revised Examination Procedures – Latest Updates
- OFAC Compliance
- Money Laundering Techniques and Suspicious Transactions

### Documentation covering:

- Currency Transaction Reporting (CTR – FinCEN Form 104)
- 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 12COK45, 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

**March 6, 2012**

Holiday Inn Tulsa City Center  
17 W. Seventh Street  
Tulsa, OK 74119  
918-585-5898

**April 26, 2012**

Embassy Suites Hotel  
1815 S. Meridian Avenue  
Oklahoma City, OK 73108  
405-682-6000

**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 seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason, we refund all fees paid 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).

**David Luken** is a Senior Consultant at PBS. Prior to joining the firm in 1992, Mr. Luken was senior vice president and general counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas bankers associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, Bank Secrecy Act, internet banking, information security and privacy law.



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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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## 2012 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

**INSTITUTION INFORMATION****ATTENDEE NAMES & EMAIL ADDRESSES**

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
ADDRESS	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

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE