

# ANNUAL BSA/AML WORKSHOP

DoubleTree Hotel, Westborough  
5400 Computer Drive , Westborough, Massachusetts

November 15 - 16, 2017

Registration 8:30 a.m. ♦ Program 9:00 a.m. — 3:30 p.m.

## Day 1: BSA / AML Compliance Management, 2017

This is our flagship BSA / AML training event. The program incorporates a review of all of your institution's BSA's technical compliance responsibilities; it is the annual review everyone needs to remember their critical duties. It also reviews the required elements of your AML program from CIP to enhanced due diligence.

The program content incorporates recent changes and represents a comprehensive overview of BSA / AML compliance issues, such as:

- BSA / AML Resources
- Bank Regulatory Agency Role
- Currency Transaction Reporting, including changes in the report
- Exemptions from Currency Transaction Reporting
- Record Retention
- Information Sharing 314(a) & 314(b)
- Suspicious Activity Reporting
- NBF's & MSB's
- Anti-money laundering
- Customer Identification Program
- Customer Due Diligence
- Enhanced Customer Due Diligence
- New "Due Diligence" regulations with mandatory compliance by May 2018

## Day 2: Hot Topics in BSA / AML Compliance

Ask the compliance professional or the chief executive officer of any bank, "What's the hottest compliance topic over the long term?" and you will get one answer, "Bank Secrecy Act and Anti-Money Laundering (BSA / AML)." Compliance in this field is a never ending process. What worked fine last year may be completely inadequate this year. This program is designed to assist experienced personnel in staying ahead of BSA / AML compliance steamroller. It focuses on:

**What Happened Since Last Year?** This is a fast-paced review of the good, the bad, and the ugly BSA / AML compliance milestones we all passed since in the last 12 to 18 months. The presentation offers insights about how these developments may or may not affect your day-to-day compliance efforts. It covers the major enforcement actions, BSA reporting trends, proposed regulations, notices of proposed rulemaking, and interagency guidance.

**CDD Implementation:** Where are we? Where should we be? Banks will be about 6 months out from mandatory compliance with the new regulation; i.e. it's crunch time. Some will say they have fully implemented the new requirements, others will just be beginning. This presentation will work through a "to do" list so you can check your progress. Attendees will be asked to share their experience and challenges in implementation so far.

**Cyber SARs:** Recent FinCEN guidance emphasizes bank responsibility for reporting e-mail fraud, computer intrusion and cyber events in general. This session reviews that guidance and also discusses proposed revisions to the Suspicious Activity Report (SAR) that will greatly expand the details required in SAR filings on this type of activity. The content of this session focuses on SAR filing, not the mechanics or terminology involved in cyber events.

**"While You're At It...":** The new due diligence regulation requires a board-approved revision of your BSA / AML program. This session goes beyond what is required and makes some significant, logical suggestions for how you might use the opportunity to take a fresh look at your overall program and upgrade it to anticipate regulatory examinations.

**BSA / IRS Compliance and Non U.S. Persons:** Clearly, your institution must identify and be able to provide a list of its resident and nonresident alien customers. CIP requires that you verify name, TIN, identifying number, and date of birth for all customers and it's at that point things get a bit difficult. This presentation addresses the specific BSA and IRS compliance responsibilities for this class of customer and gives some helpful tips in decision making.

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## Why Attend These Seminars?

BSA is one of the few regulations where compliance is so critical it is classified as a “safety and soundness” issue. Regulations require every bank to have an ongoing Bank Secrecy Act training program and examiners routinely ask for evidence of recent training – even from experienced BSA personnel. SAR filing requirements are one of the most difficult compliance responsibilities your institution has.

## Who Should Attend?

These programs are designed for personnel who have responsibility for maintaining or auditing BSA compliance efforts. Day Two does not include a review of basics, and is therefore better-suited to experienced BSA personnel. Please route to appropriate staff members and departments.

## Presenter:

### Ken Gollhofer

Ken Gollhofer 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.

## Directions

### Doubletree Hotel, 5400 Computer Drive, Westborough, MA 01581

**From Worcester:** Route 9 East to Computer Drive/Research Drive Exit. Take a right at the first set of lights onto New Flanders Road; bear right onto Computer Drive, head straight through the third set of lights, drive 1/2 miles and the hotel is on the left at the top of the hill.

**From Sturbridge:** Mass Turnpike (I-90) East to Exit 11A, I-495 North to Exit 23B (Route 9 West) to Computer Drive/Research Drive Exit. Bear right at the end of the ramp, drive 1/2 mile and the hotel is on the left at the top of the hill.

**From I-495 North or South:** Exit 23B (Route 9 West) to Computer Drive Research Drive Exit, bear right at the end of the ramp. Drive 1/2 mile and the hotel is on the left at the top of the hill.

**From Connecticut:** Route 84 North to Mass Turnpike (I-90) East to Exit 11A (Route 495), Route 495 North to Exit 23B (Route 9 West) to Computer Drive/Research Drive Exit. Bear right at the end of the ramp, drive 1/2 mile and the hotel is on the left at the top of the hill.

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## Two-Day Workshop - November 15-16, 2017

Doubletree Hotel, Westborough, MA ♦ Registration 8:30 a.m. Program 9:00 a.m. — 3:30 p.m.

**Please print or type:**

Institution/Company \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ FAX \_\_\_\_\_

**Please register the following persons:**

Name	Nickname for Badge	Corporate Title	Email	Session(s) Day One/Day Two/Both
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**REGISTRATION PER PERSON MEMBERS:**

Both Days: \$495

Single Day: \$275

**REGISTRATION PER PERSON NONMEMBERS:**

Both Days: \$990

Single Day: \$550

Amount Enclosed \$ \_\_\_\_\_

**Three ways to register:**

- 1. Online:** [www.massbankers.org](http://www.massbankers.org)
- 2. Fax:** Complete the registration form and fax credit card payments to our secure fax line: 617-249-0441. PCI Compliance mandates that the form must be faxed, do not email.
- 3. Mail:** Send this form with a check to:

Massachusetts Bankers Association-BSA/AML17  
One Washington Mall, 8th Floor  
Boston, MA 02108-2603

**Credit Card**

MasterCard  Visa  American Express  Discover

*For credit card payments, please register online. If you cannot, you may complete this form and fax to our secure fax line (617) 249-0441. PCI Compliance mandates that payments made by credit card form be faxed, DO NOT EMAIL.*

Card Number \_\_\_\_\_ Credit Card Amount \$ \_\_\_\_\_

Expiration Date \_\_\_\_\_ Signature \_\_\_\_\_

**Cancellation and refund policy:** A \$75 per person, per day, cancellation fee will be charged. No refunds for cancellations made within three business days of the program, whether you register online, fax, email or mail your registration. Substitutions from your bank are encouraged if you are unable to attend. Please note that if you don't cancel and don't attend, you are still responsible for payment, however seminar materials will be sent to you. If you faxed or emailed your registration and cancel within three days of the program, you will be invoiced.

**Application Deadline:** To assist us in planning, applications should be received no later than **November 10, 2017**. Please direct inquiries or cancellation information to Pat Tabolsky, registrar, [ptabolsky@massbankers.org](mailto:ptabolsky@massbankers.org).

**For faster registration,** register online at [www.massbankers.org](http://www.massbankers.org). Payment by check must be received by the Association, on or before the seminar date, either by mail or hand-carried to the seminar.