

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

2008 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR

A Complete Regulatory Update Including:

Revised Examination Procedures • Risk Assessments

Final Rule on EDD for "certain" foreign correspondent bank accounts

*Suspicious Activity Report (SAR) – New Form (expected utilization) • Customer/Member Due Diligence – "High-Risk" Clients
Funds Transfer Recordkeeping – New Recordkeeping and Reporting (anticipated) • OFAC Compliance, and more.*

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), the continually evolving issues from the USA PATRIOT Act, 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 impacts to financial institutions from the annual expansions to the revised examination procedures are identified. Institutional risk assessment is reviewed, and one methodology to complete such a process is highlighted. The final enhanced due diligence requirements regard-

ing maintaining accounts with certain foreign correspondent banks are reviewed. The new (expected to be utilized) Suspicious Activity Report (SAR) form and most recent guidance from Treasury on proper SAR completion are discussed. The increasing importance of Customer/Member Due Diligence standards and "High-Risk" client monitoring are reviewed. The (anticipated) changes to the "Funds Transfer" recordkeeping and new reporting requirements are identified. The interagency Guidelines on account management and due diligence expectations for Money Services Businesses (MSB) are highlighted. The regulations affecting financial institutions from the Office of Foreign Asset Control (OFAC) are discussed. Suspicious transactions, terrorist financing, and other money laundering techniques are also reviewed.

Currency Transaction Reporting (CTR) requirements, CTR exemption "opportunities", foreign correspondent bank account management, private banking account management, the 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 with the opportunity to network with other professionals interested in BSA compliance.

TOPICS

- Revised Examination Procedures
- Risk Assessments
- Final EDD Rules for "certain" foreign correspondent bank accounts
- Suspicious Activity Report (SAR) – Revised Form (expected utilization)
- Customer/Member Due Diligence – "High-Risk" Clients
- Funds Transfer Recordkeeping – New recordkeeping and reporting (anticipated)
- Interagency Guidelines – MSBs and due-diligence expectations
- OFAC Compliance
- Money Laundering Techniques and Suspicious Transactions

Documentation covering:

- Currency Transaction Reporting – FinCEN Form 104
- CTR Exemption "Opportunities"
- Foreign Correspondent Bank and Private Banking EDD
- SAR for Insurance Affiliates
- Record Retention Requirements
- Information Sources

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.

REGISTRATION FEES

\$290.00 for each attendee.

SAVE on your first attendee.

(Normally \$335 for first attendee and \$290 for each additional.)

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

Payment must accompany registration.

DATES & LOCATIONS

*This program is presented by **Professional Bank Services, Inc.** in conjunction with the **Arizona Bankers Association.***

April 15

Hilton Phoenix Airport
2435 S. 47th Street
Phoenix, AZ
480-894-1600

SEVEN REASONS YOU SHOULD REGISTER TODAY

- 1. Our comprehensive seminar manual.** You'll return to this easy-to-understand reference again and again.
- 2. Free follow-up support for one year.** Call our support hotline with questions and help implement your new knowledge.
- 3. Earn continuing education credits** 6 CPE and 6.75 CRCM credits.
- 4. Network with your peers** for brainstorming and suggestions about your institution's compliance policies.
- 5. Instruction by a leading BSA expert.** We trained more than 10,000 professionals last year.
- 6. The answers you need** to comply with recent regulation changes.
- 7. Your satisfaction is guaranteed.** Attend the seminar until the morning break. If you don't think the seminar lives up to its promises, return your materials to the registration table and we'll refund your registration fee...no questions asked!

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.

AGENDA

Registration 8:30 am
 Program 9:00 am - 4:00 pm
 Lunch 12:00 noon

All times are local at seminar site.

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. To cancel, call our office at 800/523-4778, ext. 205 or 239. For more information regarding administrative policies such as complaint and refund, please contact our offices at 800 523-4778.

PROFESSIONAL BANK SERVICES, INC. (PBS)

is a consulting firm that presents targeted training programs to address knowledge and compliance performance gaps common among financial institutions.

PBS knows first-hand what regulators look for – we helped to develop the materials and presentations for the FDIC's Compliance Assessment Review Course for senior examiners and its Introduction to the Compliance Examination School. PBS also consulted with the OTS to help design and present its Level I Compliance School.

We use this knowledge to create high-impact compliance programs. Our seminars are taught by subject matter experts.

ADDITIONAL SEMINAR INFO

CE CREDITS:

Eligible for 6 CPE and 6.75 CRCM credits.

MAKE CHECK PAYABLE TO:

Professional Bank Services, Inc.

MAIL TO:

Education Division
 Professional Bank Services, Inc.
 Suite 305
 6200 Dutchman's Lane
 Louisville, KY 40205-3309

CHARGE PAYMENTS ONLY:

FAX 502-451-6755
PHONE 800-523-4778, EXT. 747
WEB www.probank.com
 Enter Promotion Code:
BSAAZB08

SUGGESTED DRESS:

Meeting Room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

**2008 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR
 ARIZONA BANKERS ASSOCIATION**

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