

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

2010 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR

A Complete Regulatory Update Including:

*Revised Examination Procedures – Latest Update • Risk Assessments • CTR Exemptions
Suspicious Activity Report (SAR) – New Rulings (Anticipated) • Customer/Member Due Diligence “High-Risk” Clients
Money Services Businesses (MSB) – New Rulings (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 the procedures on Currency Transaction Reporting (CTR) Exemptions 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 and “High-Risk” client monitoring are reviewed. The (expected-to-be-updated) 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) and 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

- Revised Examination Procedures – Latest Updates
- Risk Assessments
- Suspicious Activity Report (SAR) – New Rulings (Anticipated)
- Customer/Member Due Diligence – “High Risk Clients”
- Money Services Businesses (MSB) – New Rulings (Anticipated)
- OFAC Compliance
- Money Laundering Techniques and Suspicious Transactions

Documentation covering:

- Currency Transaction Reporting (CTR – FinCEN Form 104
- Customer/Member Identification (CIP)
- 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 every attendee.

(Normal registration fee is \$335.)

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

Payment must accompany registration.

DATE & LOCATION

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

April 27

Hilton Tucson East
7600 East Broadway
Tucson, AZ 85710
520-721-5600

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 and supply you with a complimentary copy of the manual.

QUESTIONS

Call 800-523-4778. For program questions, more information or refunds ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.

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.

IN-HOUSE TRAINING

We can bring this seminar to your institution. Professional Bank Services, Inc. provides in-house training to financial institutions on a wide variety of topics. Call 800-523-4778, ext. 237.

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.

ADDITIONAL SEMINAR INFO**CE CREDITS:**

Eligible for 6 CPE and 6.75 CRCM credits.

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SUGGESTED DRESS:

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

2010 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SEMINAR ARIZONA BANKERS ASSOCIATION

INSTITUTION INFORMATION**ATTENDEE NAMES & EMAIL ADDRESSES**

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|-----------------------|-------------|---------------|---------------|
| 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