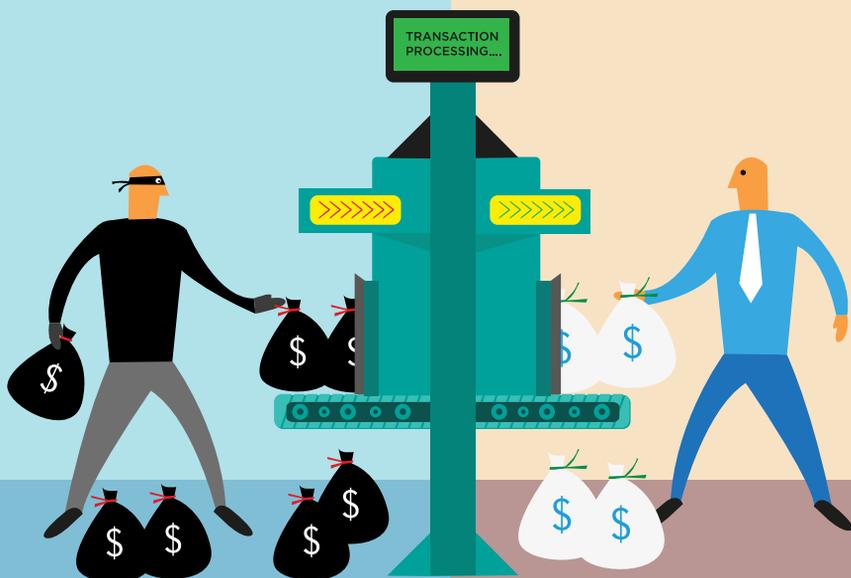


BSA/AML COMPLIANCE SCHOOL

March 20 & 21, 2018
Airport Marriott Hotel
Nashville, Tenn.



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890 ..*



This program sponsored by

VERAFIN

BSA/AML COMPLIANCE SCHOOL

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Nashville, Tenn.



How do you maintain your credentials for managing, auditing, or implementing the portion of your institution's compliance function that relates to money laundering, terrorist financing, or even national security? It is a question you must answer during every future BSA/AML regulatory examination. Your answer will serve as the regulators' first impression of you and your bank's compliance efforts.

The curriculum for this school changes every year. Your continued attendance establishes your bank's as well as your own commitment to staying abreast of the most dynamic and pervasive compliance responsibility your institution has.

Every bank must provide ongoing training to those responsible for BSA and AML compliance. This school gives your institution an opportunity to listen to and interact with regulators from both the state and federal regulatory agencies. It also allows you a unique opportunity to get some rare "how to" instruction in BSA/AML compliance issues.

Audience/Program Level/Delivery Method

This live, overview program focuses on the many current BSA/AML issues facing financial firms and will assist them with ideas to meet the annual training requirements imposed by the BSA regulations. It also offers attendees the opportunity to network with other professionals interested in BSA compliance. Participants will receive an updated manual and will have ample time to ask about issues/situations within their own financial firm.

Who Should Attend:

This school is designed for personnel who have management and/or functional-level responsibilities for BSA compliance and/or operations. Individuals with retail banking, risk management, compliance, audit, operational, corporate banking, and training responsibilities will benefit from this program.

Prerequisites:

This is not an introductory program; all attendees should have received at least six hours of formal BSA/AML training before attending this seminar. The Tennessee Bankers Association sponsors a one-day BSA/AML overview program in several locations across the state each fall that serves as a great foundation for attending this school.

Agenda: Day One

Tuesday, March 20

8:00 – 9:00 a.m. Registration/Continental Breakfast

9:00 – 9:10 a.m. Opening Remarks

9:10 – 10:30 a.m. FinCEN Update

Betsy Maesen, Liaison to Industry, Financial Crimes Enforcement Network (FinCEN), Department of Treasury, Washington, D.C.

Betsy Maesen from the Financial Crimes Enforcement Network will present banking related developments of the last several months that will interest our members along with any topics/developments specifically helpful to the bankers of Tennessee. FinCEN representatives have participated in our BSA/AML School in prior years and were very well received.

10:30 – 10:45 a.m. Break

10:45 a.m. – Noon What's Happened Since Last Year?

Ken Golliber, Pegasus Educational Services, LLC, Louisville, Ky.

This is a fast-paced review of the good, the bad, and the ugly BSA/AML compliance milestones we all have passed since the last 12 months. Ken Golliber will offer his insights about how these developments may or may not affect your day-to-day compliance efforts. The major enforcement actions, BSA reporting trends, proposed regulations, notices of proposed rulemaking, and interagency guidance all will be addressed.

Noon – 1:00 p.m. Lunch

1:00 – 2:30 p.m. Financial Exploitation of Elderly and Disabled Adults

Laura Wilson, Pegasus Educational Services, LLC, Louisville, Ky.

Have you ever felt an elderly or disabled adult customer was a victim of financial exploitation, perhaps even at the hands of a family member, caregiver, or trusted professional? What can you do? What is the bank required to do? Recent changes to Tennessee law provide tools banks can use to help protect the financial resources of these vulnerable adults. At the federal level, the CFPB and FinCEN recently issued guidance and recommendations focused on reporting suspected financial abuse of the elderly. This presentation clarifies the bank's responsibility to report this type of activity to state and federal officials, and internal actions now are permitted to curb potential loss to elderly and disabled customers and the bank. Laura Wilson will provide resources and ideas for use in training bank employees to recognize reportable activity, developing procedures for internal reporting, and educating newly appointed fiduciaries.

2:30 – 2:45 p.m. Break

Day One continued

- 2:45 – 4:00 p.m. Lessons Learned from Recent AML Enforcement Actions**
Rick MacNamara, AML Risk Supervision at Federal Reserve Bank of Atlanta
We have all grown accustomed to reading about BSA/AML enforcement actions and the civil money penalties that sometimes go with them. There is no such thing as a perfect BSA compliance program. Nor is there a fail safe way to preclude the possibility of a BSA enforcement action. Still, there is a lot that you can learn from recent enforcement actions. This presentation from Rick MacNamara focuses on common enforcement action provisions, ties them back to the underlying regulatory guidance, and offers best practices to protect your bank and yourself. He has over 25 years of experience as a federal bank supervisor and has a unique insight into this topic.
- 4:00 – 5:00 p.m. Reception in Hotel Lounge**
Must wear registration badge to attend

Agenda: Day Two

Wednesday, March 21

- 8:00 – 8:30 a.m. Registration/Continental Breakfast**
- 8:30 – 10:00 a.m. Regulatory Panel: What to Expect in Your Next BSA Examination**
Federal Deposit Insurance Corporation; Federal Reserve Board of Governors; Office of the Comptroller of Currency; Tennessee Department of Financial Institutions
Representatives from each of the federal functional regulatory agencies as well from the Tennessee Department of Financial Institutions will present a review of their agencies' current philosophies and practices. They will offer an overview of their agency's current approach to BSA/AML examinations, and attendees will have an opportunity to ask questions and participate in give and take discussions. This is your chance to see what the focal points of your next on-site examination might be. This year's panel members are asked to focus on their expectations regarding the implementation of the new due diligence regulation.
- 10:00 – 10:15 a.m. Break**
- 10:15 – Noon CDD Implementation: Where Are We? Where Should We Be?**
Ken Golliber, Pegasus Educational Services, LLC, Louisville, Ky.
Banks will be about two months out from mandatory compliance with the new regulation; i.e. it's crunch time. Some attendees will say they have fully implemented the new requirements; others will just be beginning. Ken Golliber's presentation will work through a "to do" list so you can check your progress. Attendees will be asked to share their experiences, and their challenges in implementation so far.

Noon – 1:00 p.m. Lunch

1:00 – 2:15 p.m. Should Banks Go to Pot?

Ed Shemelya, Initiative Coordinator, National Marijuana Initiative, HIDTA, London, Ky.

This session with Ed Shemelya helps bankers understand the nature of the HIDTA's and their missions. It also provides a comprehensive overview of the HIDTA's as they relate to Tennessee. We will discuss critical financial components of drug investigations and how the banking industry can assist the Tennessee HIDTA's in fulfilling their mission. We will address ramifications of medical/recreational marijuana and the potential pitfalls to banking industry. The student will get a broad overview of this movement, its history, and implications to the banking industry if Tennessee enacts medical/recreational marijuana legislation.

2:15 – 2:30 p.m. Break

2:30 – 3:00 p.m. The Care and Feeding of Private ATMs

Ken Golliber, Pegasus Educational Services, LLC, Louisville, Ky.

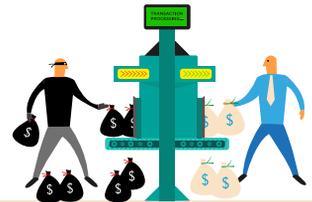
Regulators often times "require" banks to monitor the activity in customer owned or operated ATMs, citing the theory that they can be used to launder cash proceeds from illegal activity. There are no published examination procedures that quantify a bank's responsibilities in this area. Regulatory expectations vary by agency, region, and the examiner involved. In this presentation, Golliber will focus on the mechanics of identifying and monitoring private ATMs, and will concentrate on what banks can reasonably do to mitigate the perceived risks.

3:00 – 3:30 p.m. Cyber SARs

Ken Golliber, Pegasus Educational Services, LLC, Louisville, Ky.

Recent FinCEN guidance emphasizes bank responsibility for reporting e-mail fraud, computer intrusion, and cyber events in general. Golliber will review that guidance and will discuss proposed revisions to the Suspicious Activity Report (SAR) that will greatly expand the details required in SAR filings on these activities. He will use his session to focus on SAR filing, not the mechanics or terminology involved in cyber events.

3:30 p.m. Adjourn



Program Instructor/Facilitator

Ken Golliber, Principal, Pegasus Educational Services, LLC, Louisville, Ky. Golliber is an experienced banker with a unique ability to reduce complex legal concepts to plain English. He has explained the why and how of BSA/AML compliance to thousands of financial institution personnel and examiners.

BSA/AML COMPLIANCE SCHOOL

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Hotel Information—NEW LOCATION

The Nashville Airport Marriott (600 Marriott Drive, Nashville, TN, 37214) is holding a limited block of rooms on a first-come, first-served basis at a special group rate of \$162 per night for a standard room rate. To reserve your accommodations, contact the hotel directly at 615-889-9300 and specify that you are attending the “TBA BSA/AML School” program.

Monday, February 26, at 5:00 p.m. is the deadline for making reservations. When the allotted room block is sold out, room rates return to standard prices on a space-available basis, even if it is before the February 26 deadline. The hotel will release all unreserved rooms for general sale at 5:00 p.m. on Monday, February 26. Please make your overnight arrangements early.

Parking: Hotel self-parking is complimentary.

Program Fees

Fee covers instruction; updated manual; continental breakfast, refreshment breaks, and lunch both days; and reception on Tuesday. **Please register early. Day-of-program registrations include an additional \$50 late registration fee.**

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

TBA Members / Associate Members		Nonmembers
Early Registration	\$510	\$1,020
Early registration deadline is March 5.		
Registration	\$560	\$1,070
Day-of-Program	\$610	\$1,120

General Information

Visit TNBankers.org/education/events for information on attire, special needs, cancellation policy, inclement weather policy, continuing education credit information, photo policy, and antitrust policy.

Continuing Education Credit

 Attendees qualify for 13 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge.

 This program has not been pre-approved for ICB CE credits. Attendees who require ICB credits should go to <http://www.aba.com/icb/membereview> for further instructions.

TBA Contact:

Debbie Brickles

Senior Vice President of Education

dbrickles@TNBankers.org

800-964-5525 or 615-244-4871

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Please print or type. List name and badge nickname for each attendee.

1. Name _____ Nickname _____ Last 4 Digits of SS# _____
For educational tracking only

Title _____ Email _____

2. Name _____ Nickname _____ Last 4 Digits of SS# _____
For educational tracking only

Title _____ Email _____

Company _____ Contact _____ Email _____

Address _____

City _____ State _____ Zip _____ Phone _____

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2 WAYS TO REGISTER!

1. Register online at www.TNBankers.org/calendar to pay by credit card or ACH.
2. Mail this form along with a check to the address below.



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*

Return completed form and payment to:

Tennessee Bankers Association

Attn: Monique Jenkins

211 Athens Way, Ste 100 • Nashville, TN 37228

Phone: 615-244-4871 or 800-964-5525