



BSA/AML Compliance School

In-Person, Live Stream and Seminar Recording Options Available

**August 17-18, 2021 ▪ 9:00am - 4:00pm each day
Renaissance Hotel, Baton Rouge**

Join us for this timely, two-day BSA/AML program which provides current trends and tools for today's BSA Officers and BSA team members.

This program is designed to enhance the skills of your Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) officers and support staff, your independent audit team, and any personnel responsible for managing and maintaining a strong BSA and AML program. Expand your staff's understanding and expertise in some of the most critical skills they will ever possess – skills that can protect your profits in these very challenging times of tight margins and sustained high expectations! **Exam findings indicate we need to strengthen our compliance management program!**

Join us for the annual update to Bank Secrecy Act fundamentals to ensure you are maintaining the appropriate program commensurate with your Bank's tools and techniques to match current trends. We will review the finalized Beneficial Ownership Rules and Exceptions and the FinCEN Cybersecurity resources. There's been absolutely no decline in the expectation for us to perform more and more due diligence to know our customer and identify unusual or suspicious customer activity! Examine the expanded, useful risk assessment and review techniques that can be gleaned from a wide variety of reliable and free resources. Learn how to immediately apply them to your high-risk customers. Lots of great tools to enhance your customer due diligence program whether you think you have high risk customers or not! No need to feel overwhelmed by existing customer due diligence responsibilities (CDD) and the new electronic payment channels that are taking over financial settlement today! We'll help with some tips and tools to get your program updated and compliant.

Patti Joyner of Financial Solutions will lead the program to discover new and improved solutions to the ever-expanding regulatory challenges. We will discuss the latest developments regarding risk assessments, criminal activity patterns indicating increased problems and the bank's reporting responsibilities that accompany those scenarios. Join us for the review of an updated and expanded risk assessment methodology including the required elements for documenting your bank's risk assessment. Learn from others' mistakes by reviewing the latest BSA/AML enforcement actions and how the criminals and terrorists are expanding their use of electronic payment methods, prepaid cards and just about anything else they can get their hands on! Pick up new tricks and tips to maximize your programs designed to comply with these very important issues facing every financial institution. We'll learn, we'll laugh, and we'll vent a little. Most importantly, we'll be ready to face the latest version of BSA and AML challenges with a few more effective tools!

***Please Note: This is not an introductory program; all attendees should have a working knowledge of BSA Compliance**



New Stuff We Must Discuss



- 2020 Year in Review and 2021 BSA/AML Priorities
- Managing 2021 Change Management Response
- Comprehensive Review of BSA and OFAC Fundamentals
- CTRs, SARs, CDD, EDD, SDNs, MRBs, MSBs, and all the Alphabet Soup!
- Impact of National Defense Authorization Act of 2021
- Includes the Anti-Money Laundering Act of 2020 (AMLA), the most comprehensive set of reforms to the US AML laws since the USA PATRIOT Act
- Banking Agencies Notices of Proposed Rule amending its SAR regulations
- FinCEN Proposes Virtual Currency and Digital Assets Rules
- Agencies Clarify BSA Due Diligence Requirements for Charities, Non-Profits and PEPs
- US State Department 2020 Trafficking in Persons Report
- OFAC 2019 Terrorist Assets Report

- IRS Criminal Investigations 2020 Report
- COVID-19, Unemployment Insurance and Paycheck Protection Program Fraud
- Effectively Utilizing the Recent FinCEN Advisories
- Updated FATF COVID-19 Report
- U.S. Law Enforcement Action Against Money Mules in Global Crackdown on Money Laundering
- Marijuana and Hemp Businesses 2021 Update
- FYI: IRS's Identity Protection PIN Opt-In Program
- New NACHA Rule on Participants with Egregious Violations Effective 1/01/21
- FinCEN's New 314(b) Fact Sheet and Guidance
- Recent BSA Civil Money Penalties and Enforcement Actions



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Tuesday August 17, 2021

Registration and continental breakfast begins at 8:30am. Program starts at 9am and ends at 4pm.

BSA/AML Regulatory Program Expectations

- Four Pillars of BSA Compliance Programs
- 2021 BSA AML Reform – Regulations vs. Expectations
- Road Map to Success: Current BSA/AML Exam Trends Risk Assessment
- Recent Clarification of Risk Assessment and Due Diligence Requirements

Customer Identification Program (CIP)

- Online and Virtual Banking
- High-Risk Products and Services
- Third Party Payment Processors
- Mobile Banking Customers
- New Payment Methods
- Banking Foreign Customers

Customer Due Diligence (CDD)

- Consumer Customer Due Diligence
- Commercial Customer Due Diligence
- Enhanced Due Diligence
- Beneficial Ownership Rules and Triggers
- Geography: Countries of Concern, HIDTAs, HIFCAS, Bulk Currency Corridors

Currency Transaction Report (CTR) and CTR Exemptions

- CTR Tips and Tools
- Phase I and Phase II Exemption Rules

Suspicious Activity Reporting (SAR)

- Robust SAR Program Guidelines

Office of Foreign Asset Control (OFAC) Program

- Screening Responsibilities and Match Resolution
- HIDTA, HIFCA, FBI Most Wanted, Countries of Concern and other Watch Lists
- International Politically Exposed Persons (PEP)
- Hot Spots to Watch For, Including Recent Enforcement Actions and Penalties

BSA Training for Everyone!

- Effective, Customized Training
- Bank Directors and Executive Leadership
- Function—Specific Training for Employees: New Hires and New Jobs

State Legislative Session Update from David Boneno, LBA General Counsel and Joe Gendron, LBA Director of Government Relations

- Marijuana/Hemp
- Virtual Currency
- Financial Exploitation



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Wednesday August 18, 2021

Continental breakfast begins at 8:30am. Program starts at 9am and ends at 4pm.

Regulatory Panel Discussion: Exam Hot Button Issues

- Tiffany Baxter, FDIC
- Doug Buras, OFI
- Daniel Haggerty, Federal Reserve
- Dulce Jerez, OCC

Money Laundering and Terrorist Financing Trends

- Core Money Laundering and Terrorist Financing Indicators
- Effectively Fighting Fraud, Money Laundering and Terrorist Financing
- Money Laundering Threat Assessment and Industry Trends

High Risk Areas of Concern

- FinCEN's Recent SAR and New Trends in Money Laundering
- The Cannabis Conundrum: Marijuana versus Industrial Hemp
- Cybersecurity Issues and Reporting to Law Enforcement
- Virtual Currency
- The Electronic Payment Revolution
- Elder Financial Exploitation

Suspicious Activity Report (SAR) Case Studies

- Deposits and Payments
- Consumer, Commercial and Mortgage Loans
- Common Scams involving Customers

School Instructor



Patti Joyner founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever-increasing need for cost-effective regulatory risk management. The company provides in-house training, compliance policy and procedure development and litigation support. Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets! She has a thorough understanding of the current regulatory environment and is able to integrate and streamline competing priorities without compromising compliance, results, or your sanity. Patti loves people and banking - put the two together and it's inspiring! Ms. Joyner is a frequent presenter for the American Bankers Association where she served as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. Additionally, Patti has delivered many ABA briefing/webcast series on a wide variety of

compliance subjects. She works extensively with state and regional banking associations, and enjoys being a frequent speaker for various regulatory and law enforcement agencies. It was Patti's privilege to be named ABA's annual Distinguished Service Award winner for 2018 in recognition of her contribution to the banking industry across our country. Patti is a regularly published compliance resource for many other regional and national publications. Her high energy style and slightly wicked sense of humor combine to provide entertaining, effective, successful and compliant solutions that will leave a smile in your heart along with answers to your questions. Ms. Joyner has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. Patti earned her Certified Public Accountant (CPA) certification in 1984. She has over 38 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).



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Who Will Benefit

This program is designed for those who have a working knowledge of BSA compliance including BSA, AML, Compliance, Fraud Officers, and Auditors. Individuals with accountability for BSA Compliance will also benefit from this program, such as: retail management, risk management, operations, and employee development

Registration Fee

**Member Fee (In-Person OR Live Stream
OR Seminar Recording): \$390**

**Non-Member Fee (In-Person OR Live Stream
OR Seminar Recording): \$690**

Sponsors



Miller & Cherry Regulatory Consulting Service
2019 Cedarmont Drive – Franklin, TN 37067
615-791-3341; 615-939-1246 (Cell 615-364-9760)



HORNE

Hotel Information

Renaissance Hotel
7000 Bluebonnet Blvd.
Baton Rouge, LA 70810



The LBA has contracted for a set number of sleeping rooms at the Renaissance Hotel, Baton Rouge. We will monitor the room pickup and add rooms if available. We encourage you to make your reservations early to receive the LBA's discounted rates for this program - \$139+tax. The deadline for the room block is July 27, 2021. After that date, reservations will be made based on availability and the hotel may not be able to honor the discounted rate.

To make your reservations, call (866) 469-5448 and mention the Louisiana Bankers Association BSA Compliance School to receive the discounted rate or [Click here to book your reservation online.](#)



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Registration Form

Registrant 1

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Office Phone _____
Cell _____

Please check: In-Person Seminar Live Stream
 Seminar Recording

Registrant 2

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Office Phone _____
Cell _____

Please check: In-Person Seminar Live Stream
 Seminar Recording

Please note: If you participate in the in-person or the live stream via Zoom, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you register for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

Registration Fee

Member Fee (In-Person OR Live Stream OR Seminar Recording): \$390
Non-Member Fee (In-Person OR Live Stream OR Seminar Recording): \$690

Payment Options

Check (Made payable to the Louisiana Bankers Association) Visa MasterCard American Express
Card # _____ Expiration Date _____
Credit Card Billing address _____
Name on Card (Please Print) _____
Signature _____ Amount to be Charged on Card \$ _____

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Recording not eligible for SBET funding.**

Location

Renaissance Hotel
7000 Bluebonnet Blvd.
Baton Rouge, LA 70810

Materials and Meeting Information

If you register for the live stream via Zoom, materials and meeting information will be sent to you the week before the school. If you order the on-demand recording, it will be sent as MP4 links following the school.

Agenda (August 17-18, 2021)

8:30am Registration
9:00am Program Begins
12:00pm Lunch
4:00pm Program Adjourns

Cancellation Policy (Live Seminar)

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$175 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

ABA Professional Certifications Continuing Education Credit

This program has been approved for 14.5 CAFP and CRCM credits by ABA (American Bankers Association) Professional Certifications. Certified professionals will report these credits at aba.csod.com.