Community Bankers Association of Illinois

Webinar – On-Demand Web Link

BSA Compliance Series: Job-Specific BSA Training for the Frontline: CTRs, SARs, CIP & More

Tuesday, October 24, 2017

2 - 3:30 p.m.

Job-specific BSA training has been emphasized in the BSA Examination Manual for several years. Frontline BSA responsibility is a huge part of a successful examination process. Simply doing the same training program each year is not adequate. Money laundering activities continue to evolve and frontline training must keep pace with emerging risks. This session covers the basic expectations for completing CTRs; scenarios for reporting suspicious activity and recent trends in SARs; and the framework for an effective customer identification program for opening new accounts. Join us for a fast-paced review of the basics and also learn about emerging money laundering red flags in 2017.

HIGHLIGHTS

- The "fifth" pillar — Beneficial Ownership Rules — added next year
- What does the frontline need to know when deposit or loan accounts are opened?
- Key questions to ask during the new account interview or loan application
- What are the best risk assessment practices for CDD and EDD in 2017?
- What changes must be made for 2018?
- Tips for monitoring an effective customer identification program (CIP), including case studies
- Recent enforcement actions have focused on a failure to identify, monitor, and report suspicious activity
- Learn important tips to help the frontline staff understand the SAR requirements
- Money laundering red flags and the current trends
- Case studies of common CTR reporting errors
- Examples of structuring a transaction - the most common reason for SARs

TAKE-AWAY TOOLKIT

- SAR checklist to identify, monitor, and report suspicious activity based on BSA exam procedures and the risk assessment process
- Sample BSA Responsibility Matrix, including SAR monitoring and CIP
- Sample CDD policy for new beneficial ownership requirements and the fifth pillar of BSA
- Compliance review checklist for CTRs
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session benefits all employees who open and service accounts. The session is designed for tellers, new account representatives, customer service representatives, call center employees, loan officers, loan assistants, branch managers, BSA officers, BSA support staff, and anyone involved in the BSA program.

ABOUT THE PRESENTER

Susan Costonis, CRCM, is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Costonis has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Costonis has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado, Boulder. She regularly presents to financial institution audiences in several states and "translates" complex regulations into simple concepts by using humor and real-life examples.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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Registration Form

BSA Compliance Series: Job-Specific BSA Training for the Frontline: CTRs, SARs, CIP & More Telephone/Webcast
Tuesday, October 24, 2017 2 - 3:30 p.m.

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