



**August 9 & 10, 2017**

**SHAZAM Education Center  
CBAI Headquarters  
Springfield, IL**

Presented By:



Consultants to the Financial Industry  
**Young & Associates, Inc.**  
121 East Main St. / PO Box 711  
Kent, OH 44240  
1.800.525.9775  
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CBAI SERVICES

# Basic BSA Institute

## Overview

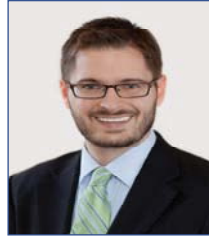
It certainly is no secret that the Bank Secrecy Act (BSA) remains an important topic for banks. The Basic Bank Secrecy Act Training is a one and one-half day program designed to provide a thorough grounding in the basics of the BSA. The course will assume that the attendee will have a limited knowledge of BSA requirements.

Although the Board of Directors is ultimately responsible for BSA, each bank must have a BSA Officer who is in charge of the day-to-day BSA program. Attendees will leave the program with a basic understanding of the four key elements of an effective BSA compliance program, as well as an understanding of all appropriate reporting standards for the program. We will include a brief discussion of the BSA/AML (Anti-Money Laundering) risk assessment and will also cover the new Customer Due Diligence (CDD) rules for ultimate beneficial owners. The primary focus of the institute is to assure that all attendees understand the basic requirements for a sound compliance program based on the regulation and core examination procedures.

## Who Should Attend

Depending on the individual bank's needs, this seminar should be attended by newer BSA officers, compliance officers, senior management, internal auditors, and others who wish to be reminded or to learn about the basics of BSA.

## Seminar Presenter



***Adam Witmer, CRCM,  
Senior Consultant***

Adam Witmer is a Senior Consultant with Young & Associates, Inc. where he focuses on regulatory compliance. Adam is a popular speaker who tries to make compliance fun by providing real life stories that apply to the topic at hand. He conducts seminars for state banking associations throughout the United States, provides in-bank training for clients, delivers keynote speeches, and puts on compliance webinars. In addition to compliance education, Adam serves client banks in the Midwest through consulting and by writing articles for various publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of internal audit, deposit and loan operations, retail banking, and secondary market lending. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

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## Date and Location

This seminar is being offered on the following date and location:

**August 9 & 10, 2017**

**SHAZAM Education Center, CBAI Headquarters, Springfield, IL**

***Hotel Reservations:*** Baymont Hotel in Springfield at 217.529.6655. Special room rate - \$63.00

Registration begins at 8:30 AM on Day 1.

Day 1 seminar will run 9:00 AM to 5:00 PM. Day 2 seminar will run 9:00 AM to 12:30 PM.

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# AGENDA

## Introduction / History

### Basic BSA/AML Risk Assessment

- Products and services
- Customers and entities
- Geographic locations

### The Four Pillars of BSA

- Internal Controls
- Independent Testing
- BSA Officer
- Training

### Board BSA Responsibilities

#### Definitions

#### Reports of Currency Transactions (CTR)

- When required
- Identity Verification
- Overview of CTR Completion and Filing

#### CTR Exemptions

- When available
- Phase I and Phase II
- Overview of Exemption Filing
- Effect of Exemptions

#### Suspicious Activity Reports

- Defining Suspicious Activity
- Reporting Thresholds
- Management Issues - Manual and Automated systems
- Overview of SAR Completion and Filing
- Board Notification
- Ongoing Activity
- Other SAR Issues – Confidentiality / Safe Harbor

#### Customer Identification Program

- Know Your Customer
- CIP Risk Assessment
- CIP Definitions
- CIP – Minimum Requirements
- Identity Verification Procedures
- CIP – Minimum Required information
- CIP – Minimum Requirements - Recordkeeping
- CIP – Other Related Issues
- CIP – Management Issues



#### Office of Foreign Asset Control

- Bank Responsibilities
- OFAC Responsibilities
- OFAC Procedures
- OFAC Penalties
- OFAC – Other Issues

#### Monetary Instrument Purchases

- Recordkeeping Requirements
- Impact on Other Areas of BSA

#### Wires Transfer Records

- Recordkeeping Requirements

#### Information Sharing – Government

- What Information Needs Shared
- Bank Responsibilities
- Reporting Responsibilities
- Management Issues

#### Information Sharing – Other Financial Institutions

- Bank Responsibilities
- Other Sharing Issues

#### Other BSA Topics/Issues

- CDD/Ultimate Beneficial Ownership Proposal (this rule must be implemented by May 2018)
- Other BSE Elements as Time Permits
- Applicable Case Studies

# Basic BSA Institute

## Registration Fees:

### *CBAI Members*

- \$435 for one person.
- \$405 each for two or more persons.

### *Prospective CBAI Members*

- \$835 for one person
- \$805 each for two or more persons.

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AM to 4:00 PM. Day 2 will

run 9:00 AM to 12:30 PM.

## Registration Form

### Designated Banker:

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

**E-mail address is required for registration.**

### Additional Delegates:

\_\_\_\_\_  
\_\_\_\_\_

I have special needs, please contact me before the seminar.

*Please select your payment method:*

Check Enclosed  Pay at Door  Check in Mail  Credit Card\*

\* If paying by credit card (Visa and MasterCard accepted), please fill out the following information:

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card #

\_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**

*For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events

Valerie Johnston - Vice President

Melinda McClelland - Vice President

Rebecca Ridgeway - Administrative Assistant

Jennifer Nika - Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 for banks in Illinois

or (217) 529-2265

or Terry Griffin - Chicago area Vice President, at (708) 714-3333 or Fax number: (217) 585-8738