



GENERAL BULLETIN

CONNECTICUT
BANKERS
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2009 – 167

August 25, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, COO, CRO,
Audit, BSA, Compliance &
Training Specialists

RE: CBA Web Seminar - BSA/AML/OFAC Policies
Friday, September 25, 2009 - 2:30 p.m. - 4:30 p.m.

Are your BSA/AML/OFAC policies the product of several authors? Have they had amendments and new paragraphs plugged in to the point where they are the literary equivalent of one of those cars where all the fenders are right model and year, but each one is a different color? Have you ever thought of starting over or at least wished you had some language for comparison purposes? Here's your chance! This web seminar helps participants build a BSA/AML/OFAC policy that is comprehensive and practical.

SEMINAR HIGHLIGHTS

- The legal requirements for having a BSA policy
- Incorporating an AML policy in the same document
- What happens when you have a written policy, but it does not reflect what you are doing
- Policies vs. procedures
- The effect of policy violations vs. violations of regulation
- The value of developing an OFAC policy
- Letting risk assessments drive policy content
- "Do's" for policy language and content
- "Do not's" for policy language and content
- Purchased or bartered policies
- Sample policy layouts
- Critiquing policy provisions for clarity and content
- Alternative methods for organizing policies
- Sample policy provisions that you can adapt to your situation

WHY PARTICIPATE

As one of the very few written policies required by law, BSA/AML is critical to the bank's operation and routinely reviewed by regulatory personnel. Many banks' have policies that have evolved without the benefit of a consistent philosophy or pruning of dated language. This session is lead by one of the best known BSA trainers in the country who shows attendees how to develop a policy that is comprehensive and practical, even to the point of serving as a training document.

SAMPLE POLICIES

Several sample policy provisions regarding domestic compliance issues and a few sample procedures are provided. Samples are not "one size fits all" that financial institutions can adopt as their own. They are teaching tools that illustrate that, while some elements are common to all institutions, each has to develop language that fits its own structure and risk levels. (Attendees at Ken's web seminars are always very complimentary of the sample documents and language he provides.) Program content does not address policy provisions that might be necessary for international activities.

AUDIENCE

Officers and auditors responsible for building or evaluating policies and procedures. BSA/AML auditors will also find the presentation helpful. **CE Applied**: 2.5 hours towards the CRCM designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Ken Gollhofer, Pegasus Educational Services, LLC.

WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

attachment

CBA WEB SEMINAR

BSA/AML/OFAC POLICIES

Friday, September 25, 2009

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to September 17th

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR -- BSA/AML/OFAC POLICIES

Friday, September 25, 2009 - (Seminar code: SW2-1243)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

METHOD OF PAYMENT (check one):

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For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****

(Seminar code: SW2-1243)