



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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2019 - 022

February 19, 2019

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

SENT TO:

CEO, CEO+, Operations, Risk,
Associate Members, Audit,
Administrative Services

RE: 2019 Bank Secrecy Act/Anti-Money Laundering Seminar

We are pleased to announce the **2019 Bank Secrecy Act/Anti-Money Laundering Seminar** scheduled to be held on Tuesday, April 23, 2019 at the Red Lion (formerly Radisson) Hotel, Cromwell, CT. The program will begin at 9:00 a.m. and adjourn by 4:00 p.m. and will be facilitated by Keith E Monson, CRCM, CERP. Keith is the Chief Risk Officer for Computer Services, Inc. He has over 25 years of banking experience and frequently speaks on a variety of compliance related issues. Mr. Monson has compliance experience with both large and small financial institutions and has also provided compliance management assistance to banks as a compliance consultant. He is a past Chairman of the CRCM Advisory Board and a former member of the Certification Council for the Institute of Certified Bankers. He teaches many CFT Federal Compliance Schools nationwide annually.

Overview

What should BSA/AML training encompass? Current events and recent changes? The impact of new regulations and enforcement? How current events shape your bank's risk assessment? How the headlines drive your priorities? Expectations from auditors, examiners, and management and how your program should measure up? This seminar delivers on all these and more.

Facilitated by Keith E. Monson, CRCM, CERP, this hands-on seminar represents our seminal, traditional BSA/AML event, held annually to update, expand, and enhance the education of BSA/AML compliance professionals. There is risky business out there, and this program is directed at the essence of these risks. Are your credentials adequate for overseeing the BSA/AML function at your bank? As the BSA bar continues to be raised, so do expectations — from your board, management, auditors and examiners. This full-day, comprehensive program, applies a hands-on, "practitioner's" approach to critical thinking and compliance management. It promises to meet and exceed the expectations for mandatory training under the Bank Secrecy Act and USA PATRIOT Act.

Presentation Topics Include:

This one-day seminar covers all key elements of BSA compliance programs for non-complex community banks with community bankers in mind to take the guess work out of regulatory expectations. Attending this seminar will enable you to: **Identify proper high-risk customers, products, and services; Recognize common pitfalls and problem areas; avoid common violations at an examination and meet your annual training requirement.**

- What constitutes an adequate BSA Compliance program and when do regulators use enforcement actions?
- New BSA developments, including new regulatory updates and FinCEN's Q&A's
 - Downsides of de-risking customers
 - Some tools for analyzing information related to virtual (digital) currencies—Bitcoin, etc.
 - How to proactively anticipate changes in criminal behavior as activity evolves
- Why is a risk assessment important and how should I keep it updated?
- Review key Anti-Money Laundering regulatory changes and updates
 - New beneficial ownership due diligence rules
 - Suspicious Activity Reports –new problem area, including elder abuse
- Understand requirements and avoid common problem areas of:
 - Currency Transaction Reports and exemptions
 - Suspicious Activity Reports – new problem areas, including elder abuse and mortgage fraud, plus confidentiality rules
 - Customer and Enhanced Due Diligence
 - Monetary Instruments
 - Funds Transfer Recordkeeping

OFFICE OF FOREIGN ASSET CONTROLS (OFAC)

- What constitutes adequate OFAC compliance program review?

- Sanctions programs, requirements, lists, and screening
- Avoid common problem areas and OFAC penalties

USA PATRIOT ACT (Customer Identification Program)

- Identification and verification requirements
- Learn how to properly handle law enforcement search request
- Understand Customer Identification Program (CIP) pitfalls
- Avoid common problem areas and common violations

WHO SHOULD ATTEND

The seminar is designed for today's BSA/AML compliance professionals and those with responsibilities for managing, maintaining or auditing BSA/AML compliance efforts. This includes all compliance and regulatory risk officers and support staff, examination liaison personnel, legal, audit/review and internal control managers and staff, operations specialists, trainers, business unit and front line supervisors (such as branch, trust, lending, private banking, and corporate risk), BSA/AML/OFAC specialists, security and fraud specialists, investigators, analysts, and any members of your BSA/AML, Audit, and Compliance Committees. The program is specifically designed for those with various levels of experience – from those with new compliance assignments to supervisors to experienced veterans; for first-timers or those needing a little refresher, tune-up, or “exam-prep.”

CONTINUING EDUCATION CREDITS

In accordance with the rules and guidelines of the Connecticut State Board of Public Accountancy, the **2019 Bank Secrecy Act/Anti-Money Laundering Seminar** may be worth 6 hours of Continuing Education Credit. This seminar has not been pre-approved for credit. The field of study for this course is Banking. Attendees interested in receiving a confirmation of attendance memo from the CBA should leave their business cards with staff at the registration desk.

INCLEMENT WEATHER POLICY

While we do not know if weather will impact this program, you may check on the status of this program by simply visiting the CBA website www.ctbank.com. When at the site, click the **Seminar Status button** located at the top left of the page.

REGISTRATION

The enclosed registration form should be completed and returned to the Association office no later than **Wednesday, April 17, 2019**. For faster registration, please register [online](#). If you cannot, you may complete this form and fax to our secure fax line (860) 677-5066. ***We cannot accept registrations with credit card payments via unsecure emails.***

The fee is outlined on the attached registration form and includes all program materials, lunch, refreshments and Connecticut State sales tax. All registrants will be billed regardless of their attendance. Should you have any questions regarding the program or registration procedures, please don't hesitate to contact me at the Association office.

Sincerely,

KIMBERLY M. TUTTLE
Education Coordinator

CONNECTICUT BANKERS ASSOCIATION

MEETING REGISTRATION FORM

10 Waterside Drive, Farmington, CT 06032-3083
 Telephone: (860) 677-5060 Fax: (860) 677-5066



TITLE: 2019 Bank Secrecy Act/Anti-Money Laundering Seminar
DATE: Tuesday, April 23, 2019
REGISTRATION TIME: 8:30 a.m.
PROGRAM TIME: 9:00 a.m. – 4:00 p.m.
LOCATION: Red Lion Hotel, Cromwell, CT
REGISTRATION DEADLINE: *Wednesday, April 17, 2019*

REGISTER ONLINE >

NAME (please print)	TITLE	BADGE NAME	EMAIL*
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Company: _____
 Address: _____
 Completed by: _____ E-mail: _____

REGISTRATION FEES

CBA Member: \$275.00/person x _____ Person(s) = \$ _____ (*\$258.58 + 6.35% CT State Sales tax*)

Non-Member: \$375.00/person x _____ Person(s) = \$ _____ (*\$352.61 + 6.35% CT State Sales tax*)

MEMBERSHIP

CBA Member: A banking institution who is a regular member of the Association. Also includes Associate Members (a corporation, association or individual not eligible for regular membership, who has applied and been accepted for Associate Membership.)

Non Member: A banking institution who is not a current regular member of the Association. Also includes a corporation, association or individual who is not a current Associate Member.

***Confirmation sent if Email address is provided above**
The fee includes all program materials, refreshments, lunch and Connecticut State sales tax.

PAYMENT METHOD

Please select method of payment: Check Visa MasterCard American Express [ONLINE at ctbank.com](http://ctbank.com)

Card Number: _____ Exp. Date: _____

Amount: \$ _____ Security Code: (3 digits on back of card) _____

Billing Address: _____

City/State/Zip: _____

Cardholder Signature: _____

~~ Please make checks payable to: Connecticut Bankers Association ~~

REFUND/CANCELLATION POLICY

Refunds:	No refunds will be made for cancellations received within two business days of the program.
Cancellations:	A \$45.00 per person cancellation fee will be charged
Substitutions:	Registrants may send a substitute to the program without loss of program fees. Please call in advance whenever possible.
Non-Attendees:	Registrants who do not attend the scheduled program will not receive a refund of program fees, but may request program materials.

DIRECTIONS TO THE RED LION HOTEL, CROMWELL (860) 635-2000

From Hartford:	I-91 South to Exit 21. Left at end of ramp. After first light, hotel located immediately on left.
From New Haven:	I-91 North to Exit 21. Left at end of ramp. Hotel located immediately on left.
From Waterbury/ Danbury:	I-84 East to Route 691 East. Follow to I-91 North to Exit 21. Left at end of ramp. Hotel immediately on left.
From New Britain:	Route 72 East/Route 9 South to Route 372 East (Berlin/Cromwell). Hotel located approximately 4 miles on left.