



Bank Secrecy Act/Anti-Money Laundering One Day BSA/AML School

Monday, October 17, 2022



The NMBA will host our annual one-day **BSA/AML School on October 17, 2022**. The formal requirements for compliance under the Bank Secrecy Act (BSA) and Anti-money Laundering (AML) rules continue to be under heightened examiner scrutiny. And, with these unprecedented times of rapid regulatory change, guidance, socio-economic impacts and business closures, the strength of your BSA/AML CMP is essential more than ever.

The BSA/AML CMP incorporates a review of your institution's BSA/AML technical compliance responsibilities and covers the required elements of your program. It is the annual review where everyone needs to remember their critical duties and the emerging risks potentially impacting your institution. This is essential training for both new and experienced BSA personnel.

WHY ATTEND:

This One-Day school provides an up-to-date overview covering a wide range of top industry concerns to ensure your knowledge and understanding of BSA/AML requirements. In the age of deregulation, BSA/AML is here to stay, with its ever-increasing compliance expectations. Compliance Alliance's experts incorporate basic regulatory requirements alongside industry hot topics to cover the major cornerstones of BSA, as well as the latest guidance for cannabis banking.

- **The Foundation of Your BSA Program**

This section will dive into the major components of the Bank Secrecy Act Program, outlining the key requirements. It will provide an overview of program expectations, industry best practices, and insight that can be implemented to ensure your program is efficient, effective, and robust.

- **Breaking Down the Basics**

The foundation to complying with BSA requirements is understanding the expectations and the basics. This session will cover several key BSA requirements such as SAR and CTR reporting, 314(a) and 314(b), and record keeping requirements.

- Developing and Revising Risk Assessments**
 BSA/AML Programs should be risk based and commensurate your bank's size and complexity, but how do you achieve this? Whether you are developing or revising your program, this session will focus on risk assessments including what factors should be considered during the development stage and as part of your overall program.
- Customer Relationships and Customer Due Diligence**
 With the recently issued joint statement on banks taking a risk-based approach to assessing customer relationships and conducting customer due diligence (CDD), it's important to remind banks of the regulatory requirements and expectations. This session will focus on applying a risk-based approach to CDD and adopting appropriate risk-based procedures for conducting ongoing CDD.
- Banking Marijuana Businesses**
 Does your bank provide financial products or services to marijuana businesses? MRBs continue to be an ongoing risk-decision for financial institutions and does not come without serious consideration and planning. This presentation will cover FinCEN guidance and regulatory expectations, along with best practices related to marijuana banking. This includes policy expectations to show regulators adequate compliance and assessment of risk.
- BSA Updates and Hot Topics**
 Keeping up with the latest regulatory guidance and industry expectations is an important element of your program and overall compliance. This session will discuss recently issued guidance, statements, and expectations, along with those hot topic areas such as risk assessments and cryptocurrency.



**Julia
Gutierrez**

Julia A. Gutierrez brings nearly 20 years of financial industry experience to the Compliance Alliance team. She began her career in banking in 2000 while receiving her Bachelor of Business Administration degree in Finance from the University of Alabama. Her compliance knowledge and understanding derive from her combined experience in community banks and consulting. Julia has served as a Risk Management and BSA Officer, assisted in the development of an enterprise-wide risk management and compliance program for a de novo institution, assisted in the compliance remediation efforts for an institution who was referred to the DOJ, held positions in retail and branch management, and was a Senior Compliance Advisor for a large regulatory compliance consulting firm.

Julia's role as the Director of Education at C/A is working on and refining our education program. She plays a major role in our education programs and has taught at a large number of seminars and workshops in her tenure at C/A. She also joins our Review Team and the Hotline from time-to-time where her experience is invaluable as a resource.

WHO SHOULD ATTEND?

This program is designed for personnel who have responsibility for maintaining or auditing BSA compliance efforts. BSA Officers, Security Officers, Compliance and BSA staff, Operations, New Accounts, Branch Managers, Training and Call Center Staff will all benefit from attending this event. Please route to appropriate staff members and departments.



Bank Secrecy/Anti-Money Laundering One Day School Registration

Registration: 8:30 a.m.- 9:00 a.m. Seminar: 9:00 a.m.-3:30 p.m.

Monday, October 17, 2022

Location: NMBA, 316 Osuna Rd NE, Suite 502, Room C Albuquerque, NM 87107

NMBA Member Fee: \$295.00

Last Name: _____ First: _____

Bank: _____

Address: _____ City/State/Zip _____

Work Phone: _____ Email: _____

MC/Visa Card Number: _____ Expiration Date: _____

Mailing address of credit card billing statement if different from above:

Signature: _____

*****Payment must be made prior to the event.***

Written cancellations made prior to October 7, 2022 will receive a refund less a \$50.00 processing fee.

NO refunds after October 7, 2022. Substitutions are accepted.

Email registration to: dschaefer@nmbankers.com

If paying by check- **mail form with payment** to: NMBA, 316 Osuna Rd NE, Ste. 502, ABQ, NM 87107