



BSA Compliance for Lenders (Webinar)

April 24, 2018 ☐ 3:30pm - 5:00pm

BSA examiners are digging deeper and have begun to ask more questions about the lending function during exams. Recent federal indictments have cited banks for *accepting false statements on loan applications*. These claims have become a significant focus in recent high-profile investigations being conducted by a federal special counsel. Could a BSA examiner find loan fraud that had not been detected by your institution’s due diligence process? Is there a system for identifying false statements and attempts at identity theft on loan applications? Will lenders know that these activities may require filing a suspicious activity report? Does your “system” work? This program will address **five important reasons** that BSA training must be provided for lenders.

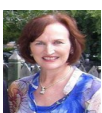
Highlights:

- What are some of the BSA “red flags” and risk factors in lending?
- What types of due diligence questions should you ask a loan applicant for BSA compliance?
- Steps for BSA due diligence throughout the life of the loan.
- Review of how to comply with the four core elements of the CDD (Customer Due Diligence) Rules that include:
 - ◊ Customer Identification and verification
 - ◊ Beneficial Ownership identification and verification of a “legal entity”
 - ◊ Understand the nature and purpose of customer relationships to develop a customer risk profile
 - ◊ Ongoing monitoring for suspicious transactions, and, on a risk basis, maintaining and updating customer information
- **This session offers practical information for the lending staff and will help your financial institution prepare for the beneficial ownership rule that becomes effective on May 11, 2018.**

Who Should Attend:

This informative session is designed for Loan Officers, Loan Operations, BSA Officers, BSA staff, Branch personnel, Risk Managers, Compliance Officers, and Audit

Webinar Speaker:



Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Susan 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. Susan 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. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real life.

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***Please Note: Recordings are not eligible for SBET funding**

Submit Registration and view rosters in the Education Section of the LBA’s website, www.lba.org

Webinar access codes will be sent to registrants with confirmation emails one week prior to session.