



BSA/AML Compliance School

In-Person, Live Stream and Virtual Seminar Recording Options Available

**July 18-19, 2023 ▪ 9:00am - 4:00pm both days
Renaissance Hotel, Baton Rouge**

Join us for this timely, two-day BSA/AML program which provides current trends and tools for today's BSA Officers and BSA team members.

This program is designed to enhance the skills of your Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) officers and support staff, your independent audit team, and any personnel responsible for managing and maintaining a strong BSA and AML program. Expand your staff's understanding and expertise in some of the most critical skills they will ever possess – skills that can protect your profits in these very challenging times of tight margins and sustained high expectations! **Exam findings indicate we need to strengthen our compliance management program!**

Patti Joyner of Financial Solutions will lead the program to discover new and improved solutions to the ever-expanding regulatory challenges. Learn from others' mistakes by reviewing the latest BSA/AML enforcement actions and how the criminals and terrorists are expanding their use of electronic payment methods, prepaid cards and just about anything else they can get their hands on! Pick up new tricks and tips to maximize your programs designed to comply with these very important issues facing every financial institution. We'll learn, we'll laugh, and we'll vent a little. Most importantly, we'll be ready to face the latest version of BSA and AML challenges with a few more effective tools!

***Please Note: This is not an introductory program; all attendees should have a working knowledge of BSA Compliance.**

ABA Professional Certifications Continuing Education Credit (For in-person and live stream registration options only)

This program has been approved for 14.5 CAFP and 14.5 CRCM credits by ABA (American Bankers Association) Professional Certifications.

Topics include:

Tuesday July 18, 2023

- BSA/AML Regulatory Program Expectations
- Foundational Pillars of BSA Compliance Programs
- Continuing Risk Assessment Expectations
 - High-Risk Products and Services
 - High-Risk Geographies
- The Anti-Money Laundering Act of 2020 (AML Act) Ongoing Implementation
 - Expanded Scope of the Bank Secrecy Act
 - Changes to BSA/AML/CFT Program Requirements
 - Enforcement Priorities, New Crimes, and New Penalties
 - New AML Whistleblower Regime
 - Technology Focus
 - Safe Harbors
- Customer Identification Program (CIP)
- Customer Due Diligence (CDD)
- Commercial Customer Due Diligence, Enhanced Due Diligence
- Beneficial Ownership Rules
- Currency Transaction Reports (CTR) and CTR Exemptions
- CTR Tips and Tools
- Phase I and Phase II Exemption Rules
- Suspicious Activity Reporting (SAR)
- Robust SAR Program Guidelines
- Critical Components for an Effective Monitoring and Reporting Program
- Address your Narratives to Gain Prompt Attention from Law Enforcement
- Office of Foreign Asset Control (OFAC) Program
- Screening Responsibilities and Match Resolution
- HIDTA, HIFCA, PEPs, FBI Most Wanted, Countries of Concern and other Watch Lists

- Hot Spots to Watch For, Including Recent Enforcement Actions
- BSA Training for Everyone
 - Customized Training
 - Specific Training for Employees: New Hires and New Jobs

Wednesday July 19, 2023

- Regulatory Panel Discussion: Exam Hot Button Issues
 - Federal Reserve—Dan Haggerty
 - FDIC (*Invited*)
 - OCC (*Invited*)
 - OFI (*Invited*)
- Guest Speaker - Carmen Million, President at BBB
 - Elder Fraud and Abuse
- Cannabis Banking
- Money Laundering and Terrorist Financing Trends
- Core Money Laundering Indicators
- Effectively Fighting Fraud, Money Laundering and Terrorist Financing
- National Money Laundering Threat Assessment and Industry Trends
- Risk Assessment, to include Inherent Risk and Residual Risk
- High Risk Areas of Concern
- FinCEN's Recent SAR and New Trends in Money Laundering
- Environmental Crimes and Related Financial Activity
- Human Trafficking and Human Smuggling
- Cybersecurity Incidence Guidance
- Electronic Payment Methods
- Crypto-Currency Assets
- Terrorist Financing Methods
- Suspicious Activity Report (SAR) Case Studies



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Who Will Benefit

This program is designed for those who have a working knowledge of BSA compliance including BSA, AML, Compliance, Fraud Officers, and Auditors. Individuals with accountability for BSA Compliance will also benefit from this program, such as: retail management, risk management, operations, and employee development.

Registration Fees

Member Fee: \$425 (In-Person); \$525 (Live Stream); \$850 (Recording); \$100 Add On Recording Fee with In-Person or Live Stream Registration

Non-Member Fee: \$625 (In-Person); \$725 (Live Stream); \$1050 (Recording); \$100 Add On Recording Fee with In-Person or Live Stream Registration

School Instructor



Patti Joyner founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever-increasing need for cost-effective regulatory risk management. The company provides in-house training, compliance policy and procedure development and litigation support. Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets! She has a thorough understanding of the current regulatory environment and is able to integrate and streamline competing priorities without compromising compliance, results, or your sanity. Patti loves people and banking - put the two together and its inspiring! Ms. Joyner is a frequent presenter for the American Bankers

Association where she served as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. Additionally, Patti has delivered many ABA briefing/webcast series on a wide variety of compliance subjects. She works extensively with state and regional banking associations, and enjoys being a frequent speaker for various regulatory and law enforcement agencies. It was Patti's privilege to be named ABA's annual Distinguished Service Award winner for 2018 in recognition of her contribution to the banking industry across our country. Patti is a regularly published compliance resource for many other regional and national publications. Her high energy style and slightly wicked sense of humor combine to provide entertaining, effective, successful and compliant solutions that will leave a smile in your heart along with answers to your questions. Ms. Joyner has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. Patti earned her Certified Public Accountant (CPA) certification in 1984. She has over 38 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).

Hotel Information

The LBA has contracted for a set number of sleeping rooms at the Renaissance Hotel, Baton Rouge. We will monitor the room pickup and add rooms if available. We encourage you to make your reservations early to receive the LBA's discounted rates for this program - \$139+tax. The deadline for the room block is June 27, 2023. After that date, reservations will be made based on availability and the hotel may not be able to honor the discounted rate.

To make your reservations, call (866) 469-5448 and mention the Louisiana Bankers Association BSA Compliance School to receive the discounted rate or [Click here to book your reservation online.](#)

Sponsor



HORNE



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Registration Form

Registrant 1

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Office Phone _____
Cell _____

Please check: In-Person Seminar Live Stream
 Virtual Seminar Recording
 Add On Recording (For In-Person & Live Stream Only)

Registrant 2

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Office Phone _____
Cell _____

Please check: In-Person Seminar Live Stream
 Virtual Seminar Recording
 Add On Recording (For In-Person & Live Stream Only)

Please note: If you participate in-person or by live stream via Zoom, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you register for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

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\$100 Add On Recording Fee with In-Person or Live Stream Registration

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Payment Options

Check (Made payable to the Louisiana Bankers Association) Visa MasterCard American Express
Card # _____ Expiration Date _____
Credit Card Billing address _____
Name on Card (Please Print) _____
Signature _____ Amount to be Charged on Card \$ _____

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

Location

Renaissance Hotel
7000 Bluebonnet Blvd.
Baton Rouge, LA 70810

Agenda (July 18-19, 2023)

8:30am Registration
9:00am Program Begins
12:00pm Lunch
4:00pm Program Adjourns

Live Stream & Recording Orders

If you register for the live stream via Zoom, materials and meeting information will be sent to you the week before the school. If you order the on-demand recording, an email with the MP4 links will be sent to you following the school.

Cancellation Policy (Live Seminar)

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$175 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.