



BASIC BSA (AML/CFT)

Where?

CBAI Headquarters

**SHAZAM Education Center
901 Community Drive
Springfield, IL 62703**

When?

July 14 - 15, 2026

July 14 - Day 1

**Registration begins at 8:30 a.m.
The seminar will run from
9:00 a.m. - 4:00 p.m.**

July 15 - Day 2

**The seminar will run from
9:00 a.m. - 12:00 p.m.**

PRESENTED BY



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INTRODUCTION

As the role of the Bank Secrecy Act (now AML/CFT) continues to expand, it impacts almost every aspect of banking. Although the current administration is changing the enforcement of other portions of compliance regulations, it does not appear that this will occur regarding AML/CFT.

It is difficult to find a bank employee who does not have some responsibility for this regulation. The Basic Bank Secrecy Act Training is a one-and-a-half-day program designed to thoroughly cover the basics of AML/CFT. The course is designed for attendees who have limited knowledge of the requirements or those needing a review of BSA fundamentals.

Although the Board of Directors is ultimately responsible, each bank must have a trained AML/CFT officer to oversee the day-to-day program. And according to the proposed rule, the days of placing an untrained “newbie” in that role is not going to be permitted. So sending someone who is “secondary” or “backup” to the AML/CFT officer should be considered.

Bank staff need to be able to support the program effectively. Attendees will leave the program with a basic understanding of the five key elements (pillars) of an effective compliance program and an understanding of all appropriate reporting standards required by the Act.

The presentation will include a discussion of the AML/CFT risk assessment and related topics. The primary focus of the institute is to ensure that all attendees understand the basic requirements for a sound compliance program, based on the regulation and core examination procedures.

WHO SHOULD ATTEND?

Depending on the individual bank’s needs, this seminar is recommended for newer BSA officers, compliance officers, senior management, internal auditors, and others wishing to refresh or learn about the basics of the BSA.

SEMINAR MATERIAL

Prior to the seminar, you will be mailed a link containing hand-out materials, seminar certificate, evaluation form and seminar attendee list. Please print and bring materials with you or download them on your own device to access during the program. CBAI will provide power cords in several designated locations to charge devices. NOTE: If you have NOT received the link one day before the seminar, please email Jennifer Nika @ jennifern@cbaicom

ACCOMODATIONS

Northfield Center
3280 Northfield Drive
Springfield, IL 62702

217.523.7900

Special room rate \$103.00 plus tax

DATES & LOCATION

July 14 - 15, 2026

CBAI Headquarters
SHAZAM Education Center
901 Community Drive
Springfield, IL 62703

SEMINAR PRESENTER

AGENDA



BILL ELLIOTT, CRCM
Senior Consultant &
Director of
Compliance Education

Bill Elliott has more than 45 years of banking experience. As a senior consultant and director of compliance education at Young & Associates, Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections and commercial loan workout.

CONTINUING EDUCATION CREDITS

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

Introduction / History

Basic BSA/AML Risk Assessment

- Products and Services
- Customers and Entities
- Geographic Locations

The Five Pillars of BSA

- Internal Controls
- Independent Testing
- BSA Officer
- Training
- CDD

Board BSA Responsibilities Definitions

Reports of Currency Transactions (CTR)

- When Required
- Identity Verification
- CTR Completion in Detail

CTR Exemptions

- Phase I and Phase II
- Effect of Exemptions

Suspicious Activity Reports

- Defining Suspicious Activity
- Reporting Thresholds
- Management Issues - Manual and Automated Systems
- Overview of SAR Completion and Filing
- Board Notification
- Ongoing Activity
- Other SAR Issues - Confidentiality / Safe Harbor
- SAR Completion in Detail

Customer Identification Program

Office of Foreign Asset Control

- Bank Responsibilities
- OFAC Responsibilities
- OFAC Procedures
- OFAC Penalties
- OFAC - Other Issues

Monetary Instrument Purchases

Wires Transfer Records

Information Sharing - Government

Information Sharing - Other Financial Institutions

Other BSA Topics/Issues

- CDD/Beneficial Ownership
- Other BSA Elements as Time Permits
- Applicable Case Studies

BASIC BANK SECRECY ACT REGISTRATION FORM

July 14 - Day 1:

The seminar will run from 9:00 a.m. to 4:00 p.m.

(Continental breakfast & lunch provided.)

July 15 - Day 2:

The seminar will run from 9:00 a.m. to 12:00 p.m.

(Continental breakfast provided.)

Accommodations

Northfield Center
3280 Northfield Drive
Springfield, IL 62702
217.523.7900

Location

CBAI Headquarters
SHAZAM Education Center
901 Community Drive
Springfield, IL 62703-5184

Name/Title _____

Bank Name _____

Address _____

City _____ State _____ Zip _____

Email _____ *(Email is required for registration.)*

I have special needs. Please contact me before the seminar.

PRICING: (CBAI Member Pricing is available to bank & associate members.)

CBAI Member

First Registration - \$529

Prospective Member

First Registration - \$929

First Registrant Name/Email _____

Additional Registrants _____

Please select your payment method:

Check Enclosed

Check in Mail

Pay at Door

Credit Card*

**If you are paying by credit card, please fill out the following information. Visa, MasterCard, and Discover accepted.*

Name on Card _____

Billing Address _____

Card Number _____ Exp Date _____ CVC _____

CANCELLATION POLICY:

Registrants canceling their attendance two days before the conference will be eligible for a full refund. ALL cancellations must be submitted in writing before the seminar date. Invoices and training materials will be issued to all "no shows." Fees include handout materials, refreshment breaks and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

SUBMIT YOUR REGISTRATION FORM

FOR MORE INFORMATION, CONTACT:

Tracy McQuinn, SVP of Education & Special Events
Melinda McClelland, SVP of Career Development
& Training

Jennifer Nika, VP of Education & Special Events
Tina Wilder, Administrative Assistant

Department of Education & Special Events
800.736.2224 | 217.529.2265
Fax: 217.585.8738



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