



# 2021 Job-Specific BSA Webinar Series



**Job-Specific BSA Training for Operations Staff**

**Job-Specific BSA Training for the Frontline**

**Job-Specific BSA Training for Lenders**

**Job-Specific BSA Training for Senior Management & Directors**

**Presented by CBAI**

# Introduction

## WHY PARTICIPATE?

Through FinCEN, staff are tasked with being the “eyes and ears” of the institution in the ongoing effort to stem the growing tide of money laundering. Job-specific training, as emphasized in the BSA Examination Manual, is critical to achieving this goal. Bank Secrecy Act/anti-money laundering (BSA/AML) challenges are complex. Regulators stress the importance of BSA compliance via recent penalties and enforcement actions. Staff must be fully prepared to fulfill their part in compliance, due diligence, monitoring and reporting money-laundering activities. Drug trafficking, terrorist activities, identity theft and cybercrimes continue to be focus areas for law enforcement and regulators. This unique series gives everyone from tellers to the chairman of the board the insights, skills and tools necessary to meet the challenge. You may register for the entire series or individual sessions.

## THREE REGISTRATION OPTIONS

### 1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections to view online visuals as the presentation is delivered. You may have as many peo-

ple as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

### 2. ON-DEMAND WEB LINK

Can't attend the live webinar? The on-demand web link is a recording of the live event including audio, visuals and handouts. You even receive the presenter's e-mail address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK

Includes options 1 and 2 above.

**Listen on your iPad, iPhone, or Android** (Instructions will be emailed to you with the on-demand link).

# Dates and Time

## JOB-SPECIFIC BSA TRAINING FOR OPERATIONS STAFF

JULY 21, 2021

## JOB-SPECIFIC BSA TRAINING FOR LENDERS

SEPTEMBER 16, 2021

## JOB-SPECIFIC BSA TRAINING FOR THE FRONTLINE

AUGUST 24, 2021

## JOB-SPECIFIC BSA TRAINING FOR SENIOR MANAGEMENT & DIRECTORS

OCTOBER 19, 2021

**ALL JOB-SPECIFIC BSA SERIES WEBINARS ARE FROM 2 - 3:30 P.M.**

# For More Information

Tracy McQuinn, Senior Vice President  
Melinda McClelland, Vice President  
Jennifer Nika, Vice President  
Kim Cordier, Administrative Assistant  
Tina Wilder, Administrative Assistant  
Department of Education & Special Events  
800/736-2224 or 217/529-2265 Fax: 217/585-8738  
Terry Griffin, Chicago Area Vice President  
773/209-2260

## **JOB-SPECIFIC BSA TRAINING FOR OPERATIONS STAFF**

Wednesday, July 21, 2021

Dawn Kincaid, Brode Consulting Services, Inc.

The Bank Secrecy Act impacts all areas of your institution. As a member of the operations team, you are not only responsible for identifying and reporting suspicious activity in ACH, debit card and electronic banking, but are also responsible for supporting the lending, deposit and compliance staff in researching suspicious transactions. Therefore, it's crucial that operations staff receive

tailored annual (and initial) training on BSA/AML requirements and fully understand day-to-day expectations. This session details the BSA/AML rule components, red flags for funds transfer and electronic transaction fraud, CIP documentation and CDD rules, including documenting beneficial ownership, OFAC screening, CTR completion and much more!

## **JOB-SPECIFIC BSA TRAINING FOR THE FRONTLINE**

Tuesday, August 24, 2021

Mary-Lou Heighes, Compliance Plus, Inc.

BSA compliance remains one of the hottest topics for examiners and auditors. Frontline staff are considered the first tier in identifying, preventing and mitigating potential money laundering and terrorist financing activities. This webinar explains the specific requirements of their job duties related directly to BSA/AML and anti-terrorist financing compliance. From opening accounts, due diligence and recognizing when enhanced due diligence may be necessary, to red flags for account opening and transactions, this webinar teaches staff their responsibilities.

It addresses the reasons behind the tasks they are asked to do and, most importantly, provides useful tools and red flag takeaways to help them do it. FinCEN guidance on human trafficking, unemployment insurance fraud and other COVID-19-related red flags highlight the need to keep abreast of recent developments, frauds and money-laundering techniques and trends. This could be the most important training your frontline receives all year!

## **JOB-SPECIFIC BSA TRAINING FOR LENDERS**

Thursday, September 16, 2021

Susan Costonis, Compliance Consulting and Training for Financial Institutions

During exams, BSA examiners have been digging deeper and have begun to ask more questions about the lending function. Could an examiner find loan fraud that has gone undetected by your due diligence process? Is there a system for identifying false statements and attempts at

identity theft on loan applications? Do lenders know that these activities may require filing a suspicious activity report? Is the process for documenting beneficial ownership effective? This program addresses five important reasons that BSA training must be provided for lenders.

## **JOB-SPECIFIC BSA TRAINING FOR SENIOR MANAGEMENT & DIRECTORS**

Tuesday, October 19, 2021

Mary-Lou Heighes, Compliance Plus, Inc.

Directors have overall responsibility for your institution's BSA program, including approving the program itself, funding its budget, appointing a BSA officer, and instilling a culture of compliance. Senior management is then responsible for taking those directives and ensuring they are practiced throughout the institution.

It is imperative that directors and senior management understand the potential threats posed by money launderers and terrorist financiers – and the institution's role in preventing bad actors from accessing the US and worldwide

financial system. Without a thorough understanding of how financial institutions can be used to funnel illicit proceeds, hide funds and promote illegal activity, they cannot make informed decisions about the funding and resources necessary to meet BSA compliance requirements. Those types of failures often result in substantial penalties to institutions and individuals. This vital training provides an overview of recent cases and enforcement actions, BSA program requirements, examiner expectations, and recent advisories and guidances regarding the ever-changing fraud and money laundering schemes.

# Registration Forms and Fees

You can choose to participate in the Job-Specific BSA Series Telephone/Webcasts as a series or as one or more stand-alone webinars.

## JOB-SPECIFIC BSA SERIES TELEPHONE/WEBCAST SERIES (ALL FOUR SESSIONS)

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$1,140	\$1,940
	On-Demand Link	\$1,140	\$1,940
	<b>Special Pricing</b> for Live Webinar & On-Demand Link	\$1,540	\$2,340

## INDIVIDUAL SESSION

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$285	\$485
	On-Demand Link	\$285	\$485
	<b>Special Pricing</b> for Live Webinar & On-Demand Link	\$385	\$585

**\*Only financial institutions/firms eligible for CBAI membership.**

Please check below which session(s) you are registering for.

- Wednesday, July 21, 2021 – Job-Specific BSA Training for Operations Staff  
 Tuesday, August 24, 2021 – Job-Specific BSA Training for the Frontline  
 Thursday, September 16, 2021 – Job-Specific BSA Training for Lenders  
 Tuesday, October 19, 2021 – Job-Specific BSA Training for Senior Management & Directors

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Email\* \_\_\_\_\_

\* (E-mail address required for registration).

Fax this registration form to: 217/585-8738      Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ Three-Digit Security Code \_\_\_\_\_ *(MasterCard, Visa & Discover accepted)*