

# **BANK SECRECY ACT / ANTI-MONEY LAUNDERING MILE HIGH SUMMIT**



**Tuesday, August 1, 2017**

**Federal Reserve Bank of Kansas City, Denver Branch  
1020 16<sup>th</sup> Street, Denver, CO 80202**

**Presented in partnership with**



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OTTESON**

The formal requirements for financial institutions and money service businesses under the Bank Secrecy Act are no less important today than they were in 2001, when the USA Patriot Act substantively transformed the anti-money laundering landscape. In fact, examining agencies appear to be increasing the scrutiny applied to the compliance programs of financial institutions and money service businesses. The goals of this Summit are to: Help you adopt improved BSA/AML practices; establish stronger internal controls; monitor appropriately for weaknesses; and provide training to key leaders involved with BSA/AML. This dynamic, information-packed, one-day Summit will provide you with what you need to know about BSA/AML.

## AGENDA

- 7:30 – 8:10 am**      **Registration and Continental Breakfast**
- 8:10 – 8:15 am**      **Welcome Remarks**  
Barbara Walker, Executive Director, Independent Bankers of Colorado  
F. John Podvin, Jr., Partner, Shapiro Bieging Barber Otteson LLP
- 8:15 – 9:45 am**      **Regulator Panel**  
Representatives from each of the federal regulatory agencies and the Colorado Division of Banking are invited to give a review of their agencies' current philosophies and practices. They will provide an overview of their agency's current approach to BSA/AML examinations and you will have an opportunity to ask questions and participate in give and take discussions. This is your chance to discover what the focal point of your next on-site examination might be.  
**Moderator and Panelist:** Dan McGonegle, Examinations and Inspections Manager, Federal Reserve Bank of Kansas City  
**Panelists:**  
Jimmy Singh, Assistant District Counsel, Office of the Comptroller of the Currency  
David Thacker, Examiner, and Jeff McDonald, Supervisory Examiner, Federal Deposit Insurance Corporation  
*Invited:* Division of Banking, State of Colorado and Internal Revenue Service
- 9:45 – 9:55 am**      **Break**
- 9:55 – 11:25 am**      **Money Services Business Discussion**  
Topics to be discussed include: Licensing and whether there is work on a compact of states where licensing would be reciprocal for MSBs; how to create an effective MSB management system; confirm proper MSB management and oversight; challenges in managing MSBs; how to bank an MSB; and additional key regulatory issues will be discussed.  
State of Colorado, Division of Banking
- 11:25 am–12:40 pm**      **Lunch and Special Guest Speakers, Matt Heap, Chief of Investigations and Dominique Mendiola, Senior Policy Analyst, Marijuana Enforcement Division, Department of Revenue, State of Colorado**
- 12:40 – 2:10 pm**      **BSA/AML Compliance Update**  
Myriad changes have occurred to BSA reporting requirements and due diligence research during the past 12 months. This session will provide you with the necessary information and tools to implement these changes prior to the deadline. Topics to be addressed: FinCEN's Fifth Pillar - BSA Beneficial Ownership and Customer Due Diligence; New CTR Reporting Requirements and a Sneak Peak at the new CTR Report  
**Robin Guthridge, Senior Manager, Wipfli, CRCM, CAMS**

**2:10 – 3:10 pm**

**Current Trends in Terrorism Finance Typologies and How to Detect Them**

At its more basic level, financial intelligence establishes identity and behavior in relation to the financial activities of suspected money launderers or terrorist financiers; as such, it is an important source of information in the fight against unlawful activities, organized crime and terrorism. Learn the trends and how you can recognize them while assisting law enforcement and intelligence agencies in tracking and tracing the proceeds of crime.

**Dennis Lormel, Principal, DML Associates**

**3:10 – 3:20 pm**

**Break**

**3:20 – 4:45 pm**

**Law Enforcement Panel Discussion**

Members from special law enforcement agencies are invited to cover BSA/AML specific cases and the role financial institutions have with current trends and issues.

***Panelists:***

Hazel Heckers, ID Theft and Fraud Investigation Unit, State of Colorado

George F. Warnock, Internal Revenue Service Criminal Investigation Division

David Hays, Federal Bureau of Investigations

Tonya Andrew, US Attorney's Office, District of Colorado

*Invited:* Department of Homeland Security; and Secret Service

**4:45 – 5:30 pm**

**Networking Reception**

*Schedule subject to change*

**Who Should Attend**

This Summit is designed for those responsible for management and/or functional-level responsibilities for BSA/AML compliance and/or operations. Individuals with retail banking, risk management, compliance, audit, operational, corporate banking, director and training responsibilities will benefit from this program.

**Dress**

Dress for the conference is business casual.

**Registration**

Please use the attached registration form to register for this workshop.

**Security**

The Federal Reserve Bank of Kansas City, Denver Branch is a secure building. Prior registration is required. A valid ID must be presented upon entry. You will have to pass through security and all bags will be scanned and subject to search.

**Parking**

Several pay parking lots are located near the Federal Reserve Bank of Kansas City, Denver Branch (FRB). The FRB does *not* have parking. Please allow sufficient time to find parking.

**Special Requests**

If you, or someone in your party, require special assistance, diet/food or other, contact Maelynn Lewis at 303.832.2000 to make arrangements. Please provide notice at least one week prior to conference start.

**Consent to Use of Photographic Images**

Registration and attendance at, or participating in, IBC meetings or other activities constitutes an agreement by the registrant to IBC's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities.

**Contact**

For questions, concerns, requests contact Maelynn Lewis at [mlewis@ibcbanks.org](mailto:mlewis@ibcbanks.org) or 303.832.2000.

## Summit Presenters

### **Robin Guthridge, Senior Manager, Wipfli, CRCM, CAMS**



Ms. Guthridge has a strong background in Bank Secrecy Act (BSA) compliance, leadership, and sales management. In addition to performing BSA, deposit, and loan compliance examinations for various institutions, she has developed, implemented, and presented annual BSA workshops for Wipfli LLP's clients and prospects and for various state banking associations. Robin uses her firsthand experience in the financial services industry to provide meaningful insight and helpful recommendations in the areas of BSA and deposit compliance. Her goal is to exceed client expectations with every contact.

### **Dennis Lormel, Founder and President, DML Associates, LLC**



Over the last 13 years, Mr. Lormel has provided risk advisory consulting services. He is the founder and President of DML Associates, LLC, a full service investigative consultancy. Mr. Lormel provides consulting services and training related to terrorist financing, money laundering, fraud, financial crimes, suspicious activity and due diligence. He also offers financial intelligence services through case studies and trend analysis. Mr. Lormel has shared his insight on terrorist financing and money laundering through speaking engagements at hundreds of domestic and international conferences, as well as through regular media interviews. In addition, he served as an

Advisor to the Congressional Anti-Terrorist Financing Task Force and was a contributing expert to The Counterterrorism Blog. Mr. Lormel is a Certified Anti-Money Laundering Specialist and was presented with the 2010 Association of Certified Anti-Money Laundering Specialists Volunteer of the Year Award.

## Professional Continuing Education Credit

### **ICB - CRCM, Certified Regulatory Compliance Manager**

CRCM credit has been applied for. Additional information will be provided when available. Last year this program was approved for **seven (7) ICB-CRCM** continuing education credits.

### **ACAMS**

Approved for **six (6)** CAMS continuing education credits.

### **CLE – Continuing Legal Education**

Approved for **eight (8)** CLE continuing education credits.

Certificate of completion will be provided to each attendee at the end of the conference. Certificate will include name, title, and duration of the conference.

## Refund and Cancellation Policy

Written cancellation must be received in the IBC office by Friday, July 14, 2017, and will be subject to a \$50 cancellation fee. NO REFUNDS will be granted after Friday, July 14, 2017; however, a substitute may attend. The IBC reserves the right to cancel any program for which there is insufficient funds to cover the expense of the program. In the event of cancellation by IBC you will be notified by either phone or email. Prepaid registration fees will be refunded. For additional information regarding the IBC's refunds, compliant and/or program cancellation policies, contact Maelynn Lewis at 303.832.2000.



**BSA/AML Mile High Summit**  
**Tuesday, August 1, 2017 - 8:00am - 5:30pm**  
**Federal Reserve Bank of Kansas City, Denver Branch, 1020 16<sup>th</sup> Street, Denver, CO**

**Early Registration Pricing** (registration must be received on or before **Friday, July 21, 2017**) **Applies to IBC and ACAMS Members**

\$325 first registrant\*                      \$300 for each additional registrant from same organization\*  
 \$275 IBC Next Generation of Bank Leader Member – individual or bank must be an IBC NGBL member

**Non-member Rate**

\$450 first registrant                      \$420 per each additional registrant from same organization

**Regular Registration Pricing** (registration form received after July 21, 2017): **Applies to IBC and ACAMS Members**

\$400 first registrant\*                      \$375 for each additional registrant from same organization\*  
 \$350 IBC Next Generation of Bank Leaders Member – individual or bank must be an IBC NGBL member

**Non-member Rate**

\$550 first registrant                      \$500 per each additional registrant from same organization

**LIVE STREAM Registration Pricing** – Take advantage of this opportunity to attend the Summit at your location and train an unlimited number of employees.

**Member Registration Pricing – Applies to IBC and ACAMS Members - \$575**                      **Non-member Rate - \$750**

**Tax Deduction:** The IRS requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. The estimated food cost of your registration is \$75. Under current IRS Code, Section 274 n, 50% of this amount is deductible as an ordinary business expense.

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Email Address: \_\_\_\_\_ Years of BSA experience: \_\_\_\_\_

Bank/Company: \_\_\_\_\_

Full Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Additional attendee(s) from same financial institution/organization**

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Email Address: \_\_\_\_\_ Years of BSA experience: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Email Address: \_\_\_\_\_ Years of BSA experience: \_\_\_\_\_

**Total Assets of Financial Institution**

\_\_\_ Under \$10MM                      \_\_\_ \$11MM - \$25MM                      \_\_\_ \$26MM - \$50MM                      \_\_\_ \$51MM - \$75MM  
 \_\_\_ \$76MM - \$100MM                      \_\_\_ \$101MM - 500MM                      \_\_\_ \$501MM - \$999MM                      \_\_\_ >\$999MM

If more than one person from your organization is attending the first registrant must pay the full first registrant fee. Enclosed is payment in the amount of: \$ \_\_\_\_\_. Check here \_\_\_\_\_ to be invoiced. To pay via credit card complete the information below:

Card#: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ CVV: \_\_\_\_\_

Name on Card: \_\_\_\_\_

Address of where credit card bill is mailed: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Registrations must be received by **Wednesday, July 26, 2017**. For additional information contact Maelynn Lewis at IBC, 303/832-2000. **Mail, email or fax this form to IBC:** IBC, 600 Grant Street, Suite 640, Denver, CO 80203; mlewis@ibcbanks.org; Fax 303-832-2040.