



BANK SECRECY ACT / ANTI-MONEY LAUNDERING MILE HIGH SUMMIT



**Thursday, August 4, 2016
Federal Reserve Bank of Kansas City, Denver Branch
1020 16th Street, Denver, CO 80202**

**Presented in partnership with
Shapiro Biegging Barber Otteson LLP**



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 – 8:15 am** **Registration and Continental Breakfast**
- 8:15 – 8:30 am** **Welcome Remarks**
Barbara Walker, Executive Director, Independent Bankers of Colorado
F. John Podvin, Jr., Partner, Shapiro Bieging Barber Otteson LLP
- 8:30 – 10:00 am** **Regulators 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: Andrew Thompson, Senior Consultant, Bank Strategies LLC
Panelists: Terry Breckenridge, Supervising Examiner, Division of Banking, State of Colorado
Phil Magathan, BSA Coordinator and Senior Examiner, Federal Reserve Bank of Kansas City
Sonya Ramsey, Case Manager Special Activities, Federal Deposit Insurance Corporation
Jason Mercer, National Bank Examiner, Office of the Comptroller of the Currency
Invited: Internal Revenue Service
- 10:00 – 10:15 am** **Break**
- 10:15 – 11:00 am** **Individual Liability – What are the Risks and Penalties**
Laws subjecting compliance officers to individual liability are not new. Under the BSA, willful violations of the statute or its implementing regulations by an institution and any of its partners, directors, officers, or employees are punishable by a civil penalty of \$25,000 (or the amount of the transaction at issue, up to \$100,000). Discover how to protect yourself and your organization from potential personal liability.
F. John Podvin, Jr., Partner, Shapiro Bieging Barber Otteson LLP
- 11:00 am – Noon** **Sanctions Compliance for Community and Regional Banks**
The sanctions landscape is evolving and becoming more challenging and complex than ever before. Increasing globalization means financial institutions and money service businesses are generally exposed to greater sanctions risks, operational and oversight challenges, and obligations to comply with sanctions administered by multiple jurisdictions and agencies. Regulatory scrutiny and expectations are increasing as evidenced by escalating fines and penalties, joint actions involving multiple federal, state and local regulators, and high-profile enforcement cases.
Tim White, National Risk Specialist, Banker's Toolbox

- Noon – 1:30 pm** **Lunch and Special Guest Lewis Koski, Deputy Senior Director of Enforcement, Colorado Department of Revenue**
- 1:30 – 2:30 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, LLC and John Byrne, Esq., Executive Vice President, ACAMS
- 2:30 – 2:45 pm** **Break**
- 2:45 – 4:15 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.
Invited: Federal Bureau of Investigations; Internal Revenue Service Criminal Investigation Division; Department of Homeland Security; Secret Service; and Colorado Bureau of Investigations
- 4:15 – 5:30 pm** **Networking Reception**

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.

Summit Presenters

John J. Byrne, Esq., Executive Vice President, ACAMS



John Byrne is the Executive Vice President of the Association of Certified Anti-Money Laundering Specialists. John is an internationally-recognized regulatory and legislative attorney with over 25 years of experience in financial issues, with expertise in regulatory oversight, policy and management, anti-money laundering, privacy and consumer compliance. He was most recently President of Condor Consulting, LLC and prior to that the Global Regulatory Relations Executive for Bank of America and the Director of the American Bankers Association's Center for Regulatory Compliance. John has received a number of awards, including the Director's Medal for Exceptional from the Treasury Department's Financial Crimes Enforcement Network (FinCEN) and the ABA's Distinguished Service Award for his career work in the compliance field.

Lewis Koski, Deputy Senior Director of Enforcement, Colorado Department of Revenue



Lewis Koski was promoted to Deputy Senior Director of Enforcement, Colorado Department of Revenue in late 2015. Prior this Koski was the Director of the Marijuana Enforcement Division. He joined the Medical Marijuana Division in 2010 as a supervisory investigator and was quickly promoted to Agent in Charge of the background investigations unit. In 2004, Koski joined the Colorado Department of Revenue Division of Gaming as a Criminal Investigator. Prior to joining the Colorado Department of Revenue in 2004, Koski served as an Arvada police officer. He holds a Master's Degree in Business Administration with emphasis in international

Dennis Lormel, Founder and President, DML Associates, LLC



Over the last 12 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 related to terrorist financing, money laundering, fraud, financial crimes, suspicious activity and due diligence. He 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.

F. John Podvin, Jr., Partner, Shapiro Biegging Barber Otteson LLP



John Podvin brings more than 20 years of regulatory agency, law firm and corporate experience to Shapiro Biegging Barber Otteson LLP. A partner in the firm, John advises corporate boards, board committees and management teams on federal and state banking laws. He has served his clients as a primary liaison to federal bank regulators. John is nationally recognized team of banking and financial institutions lawyers who provide comprehensive legal services financial institutions, including local, community, regional and large banks. A frequent speaker and author, John has advised his clients on the Dodd Frank Wall Street Reform and Consumer Protection Act and was invited to testify before the Texas House of Representatives Pensions, Investments and Financial Services Committee and the Texas Senate Business and Commerce Committee regarding the Act's implementation.

Andrew Thompson, Senior Consultant

Andrew joined Bank Strategies in late 2014, following a 36-year career in bank supervision and regulation with the Federal Reserve Bank of Kansas City. He held a number of positions in management until 2003, when he became the Tenth District's first BSA/AML subject matter expert devoted solely to developments and emerging issues in this area. In this capacity, Andrew handled questions from state member banks throughout the District as well as from examiners in the Kansas City, Denver, Omaha, and Oklahoma City offices, in addition to serving as the designated contact in this area for the Board of Governors. Andrew is a graduate of Texas Christian University with a major in finance and also holds an MBA from the University of Southern California. He is a graduate of the Graduate School of Banking at Colorado in Boulder and Certified Anti-Money Laundering Specialist (CAMS).

Timothy R. White, National Risk Specialist, Banker's Toolbox



Timothy R. White, CAMS is the National Risk Specialist for Banker's Toolbox, Inc. Tim has licensed AML and Sanctions Interdiction Software to over a 1400 financial institutions since he started working in the banking compliance arena in 1994. Tim is an expert on OFAC/Sanctions issues and has addressed OFAC and BSA issues at conferences throughout the United States. Tim has published articles in the ABA Bank Compliance Magazine, ACAMS Today and Western Banking Magazine. Tim was a member of the ACAMS' Certification Exam Task Force in 2010. Tim was a member of a working group formed by the United Nation's Al-Qaida Taliban Sanctions monitoring team pursuant UNSCR 1735 in 2007. In June 2006, at the request of the US Department of State, he addressed a EU-US Workshop on Financial Sanctions and Terrorist Financing in Vienna, Austria. After earning a Bachelors of Business Administration Degree BBA from the University of Iowa he attended Xerox's International Management Center in Leesburg, VA.

Professional Continuing Education Credit

ICB - CRCM, Certified Regulatory Compliance Manager

This program has been approved for **seven (7) ICB-CRCM** continuing education credits.

ACAMS

The IBC has applied for CAMS credit through ACAMS. Additional information will be provided when available regarding the amount of credit that has been awarded.

Continuing Professional Education (CPE)



The Independent Bankers of Colorado (IBC) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have the final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

CPE Credits Earned: Workshop attendees can earn up to 6.5 CPE credits in Regulatory Ethics.

Prerequisites: There are no prerequisites for this workshop

Program Level: Basic to Intermediate

Advanced Preparation: There is no advanced preparation required for this workshop.

Delivery Method: The conference will be presented live and in a group setting.

CLE – Continuing Legal Education

The IBC has applied for CLE continuing education credits. Additional information will be provided when available regarding the amount of credit that will be awarded.

Refund and Cancellation Policy

Written cancellation must be received in the IBC office by Thursday, June 30, 2016, and will be subject to a \$50 cancellation fee. NO REFUNDS will be granted after Thursday, June 30, 2016; 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.

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 or 303.832.2000.





BSA/AML Mile High Summit
Thursday, August 4, 2016 - 7:30am - 5:30pm
Federal Reserve Bank of Kansas City, Denver Branch, 1020 16th Street, Denver, CO

Early Member Registration Pricing (registration form must be received on or before **Thursday, June 10, 2016**)

Applies to IBC and ACAMS Members

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

Non-member Rate

\$450 first registrant \$400 per each additional registrant from same organization

Member Registration Pricing (registration form received after June 10, 2016): **Applies to IBC and ACAMS Members**

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

Non-member Rate

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

Post Recording of Summit – Available for those attending the live programming. If you would like to purchase the recording of the Summit add \$99.00 to your registration fee. The link does not expire.

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

Regular Member Registration Pricing – Applies to IBC and ACAMS Members - \$550

Non-member Rate - \$700

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: _____ Years of BSA experience: _____

Email Address: _____

Bank/Company: _____

Full Address: _____

Phone Number: _____

Additional attendee(s) from same financial institution/organization

Name: _____ Years of BSA experience: _____

Email Address: _____

Name: _____ Years of BSA experience: _____

Email Address: _____

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. The IBC does **NOT** accept credit card payments. Registrations must be received by **Friday, July 22, 2016**. 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.