MISSOURI BANKERS ASSOCIATION

BSA/AML CONFERENCE

September 15–16

COMPLIANCE CONFERENCE

September 16–18

New Location!

Wyndham Executive Center
Columbia

2026

BSA /AML Conference September 15–16

Compliance Conference September 16–18

MBA
MISSOURI BANKERS ASSOCIATION

Wyndham Executive Center Columbia

Credit Information

BSA/AML Credit Information

Specialized Knowledge – 11.5 credits

Instructional Delivery Method: Group Live

Prerequisites: Intermediate knowledge of financial institution practices

Program Level: Intermediate

Advanced Preparation: None

Program Objectives – Examiners and industry experts will discuss their approaches to compliance in the current environment and look at the implications of ongoing changes. Conference sessions focus on tangible and practical solutions, giving you specific advice, examples, tools and best practices to apply at their bank.

American Bankers Association.

American Bankers Association (ABA) Professional Certifications has approved **2026 BSA/AML Conference** for:

11.75 CAFP, CRCM, 6 CERP credit. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2026 BSA/AML Conference

Compliance Credit Information

Specialized Knowledge – 14 credits

Instructional Delivery Method: Group Live

Prerequisites: Intermediate knowledge of financial institution practices

Program Level: Intermediate

Advanced Preparation: None

Program Objectives – The Compliance Conference is designed for bankers who must ensure their bank's compliance with federal and state laws and regulations affecting the compliance function. Speakers will provide handout materials for participants to reference for future use.

American Bankers Association.

American Bankers Association (ABA) Professional Certifications has approved **2026 Compliance Conference** for:

14.75 CRCM, 4.25 CERP, 4 CAFP credit. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2026 Compliance Conference

Complimentary Headshot Information

100% FREE to you HEADSHOTS

- 1-2 minutes on camera
- 6–10 unique images
- immediate viewing
- 1 fully retouched web-file
- $130 value – YOURS FREE!

Everyone needs a new headshot portrait, but getting them done is one of those tasks that's easily put off. At this year's BSA AML and Compliance Conferences, MBA is pleased to offer complimentary headshots from Sarah Jane Photography. This is your opportunity to have a professional photo that captures you — your smile, your style, your personality.

Registered attendees will receive a separate email with details on booking an appointment time on Tuesday Sept. 15 or Thursday, Sept. 17. Attendees will be able to preview their images at the conference, and a separate email with a link to an individual's photo gallery will be sent after the conference.

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BSA /AML Conference September 15–16

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Sponsors and Exhibitors

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VP VantagePoint

2026

BSA /AML Conference September 15–16

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Schedule

Tuesday, September 15

Noon **Registration & Trade Show**

1 – 1:45 p.m. **Welcome, Opening Remarks and Update of AML 2026 and 2027 Provisions for AML Professionals**
Sepideh Rowland, Partner | Klaros Advisors LLC

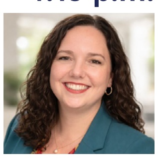
1:45 –2 p.m. **Break**

2 – 3 p.m. **Impact of AI on Bank Controls**
Garry Polley, Principal AI Engineer | Unit21

Whether your organization develops machine learning or artificial intelligence capabilities or your third-party service provider has implemented a solution, learn about the role AI can play in further augmenting your controls.

3 – 3:15 p.m. **Break**

3:15 – 4:15 p.m. **Criminal Convergence**
Elissa Brewer, CAMS, Principal Consultant | Abrigo



Connecting the dots between fraud, AML fraud and money laundering has long been treated as separate financial crimes, but the lines are increasingly blurred in today's evolving threat landscape. For community banks, this convergence means siloed approaches to fraud detection and AML compliance no longer cut it. Elissa Brewer will explore how these two worlds intersect, what makes their overlap uniquely challenging and why understanding the nuance is critical for staying ahead of both criminals and regulators. Through real-world examples, emerging trends and actionable guidance, participants will leave equipped to strengthen their institution's defenses and bridge the gap between fraud and AML efforts.

4:15 – 5:15 p.m. **Peer Group Sessions – Moderated by Speakers**
breakout sessions by asset size

Gather with your peers to compare notes on issues facing your bank.

5:15 – 6:30 p.m. **Networking Reception & Trade Show**

2026 BSA /AML Conference September 15–16

MISSOURI BANKERS ASSOCIATION

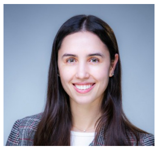
Schedule

Wednesday, September 16

7:15 – 8 a.m. **Breakfast**

8 – 8:15 a.m. **Conference Recap**

8:15 – 9:15 a.m. **Deepfakes and Scams**



Lauren Ketterer, Vertical Marketing | Socure

From onboarding to conducting transactions to facilitating scams, criminal organizations have adopted AI to enhance and scale their illicit activities. Through visual depictions, see how criminal organizations have adopted AI to get smarter about identifying ways to further evolve and enhance their scams.

9:15 – 9:30 a.m. **Break**

9:30 – 10:30 a.m. **Combating Employee Fraud**

Jennifer Lafferty, Manager | Wipfli

Whether it's a bookkeeper struggling with gambling addiction or a teller dealing with crushing credit card debt, sometimes the only way out is to take advantage of lax internal controls and start accessing unsuspecting customer accounts for easy cash. One of the most delicate types of investigations that banks must conduct is suspected cases of insider abuse. On one hand, banks want to protect the institution and its customers from loss, and on the other, banks do not tip off an insider until it completes an investigation. Matters are even further complicated if the insider is a trusted and beloved employee. Jennifer Lafferty will provide suggestions and processes for managing internal investigations and SAR reporting responsibilities.

10:30 – 10:45 a.m. **Break**

10:45 – 11:45 a.m. **Sports Betting & Gambling**

Joseph Martin, CAMS, CFE, Founder and CEO | Kinectify

From sports betting to lobbying for legalization of video lottery terminals, learn about the shifting landscape in Missouri and ways in which these actions can affect t your bank and your risk controls.

11:45 a.m. – Noon **Missouri Attorney General Office Invited**

Noon – 1 p.m. **Lunch**

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BSA /AML Conference September 15–16

MISSOURI BANKERS ASSOCIATION

Schedule

Wednesday, September 16

1 – 2 p.m. **Is Crypto Here to Stay?**
Speaker TBD
Hear about how developments related to the GENIUS Act and CLARITY Act will shape the future of cryptocurrency and the development of stablecoins. Learn how this may affect your institution and its potential impact on your financial crimes compliance program.

2 – 2:30 p.m. **Break**

2:30 – 3:30 p.m. **Regulatory Roundup: Updates on Regulation, Guidance and Policy**
Joint Session With Compliance Conference Attendees

MODERATOR
Sepideh Rowland

PANELISTS

Brian Hipp
FDIC

Andy Meyer
Missouri Division of Finance

Chris Saykes
Federal Reserve Bank of St. Louis

Tyler Hoke
NBE, CAMS
OCC

3:30 – 3:45 p.m. **Break**

3:45 – 4:45 p.m. **Law Enforcement Panel**
Joint Session With Compliance Conference Attendees
MODERATOR: Sepideh Rowland
PANELISTS:
Jessica Brest, Community Outreach Specialist | DOJ – FBI Kansas City Division

John Schrock, Assistant Special Agent in Charge | Drug Enforcement Administration, Kansas City District Office

Speaker TBD | U.S. Secret Service

Charles ‘Brad’ Williams, Special Agent | FDIC Office of Inspector General, Kansas City

This law enforcement roundtable will provide insight into what is trending from an investigative perspective and how law enforcement is collaborating with the private sector.

4:45 p.m. **Adjourn**

2026

Compliance Conference September 16–18

MISSOURI BANKERS ASSOCIATION

Schedule

Wednesday, September 16

2 – 6 p.m. **Registration Open**

2:30 – 3:30 p.m. **Regulatory Roundup: Updates on Regulation, Guidance and Policy**
Joint Session With BSA/AML Conference Attendees

MODERATOR
Sepideh Rowland

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John Schrock, Assistant Special Agent in Charge | Drug Enforcement Administration, Kansas City District Office

Speaker TBD | U.S. Secret Service

Justin Bundy, Special Agent in Charge | FDIC Office of Inspector General, Kansas City

4:45 p.m. – 6 p.m. **Exhibit Showcase & Opening Night Reception**

Thursday, September 17

7:45 a.m. – 1:15 p.m. **Registration & Exhibit Showcase Open**

7:30 – 8:15 a.m. **Breakfast**

8:15 - 9:30 a.m. **Welcome & General Session**
Debanking, Disparate Impact and Discouragement
Patti Joyner, CRCM, Founder | Financial Solutions

The CFPB and other regulators have been busy over the past year issuing rules and guidance related to several aspects of bank interactions with customers, as well as potential customers. How can banks walk the fine line trying to implement these expectations and revisions while still operating in a safe and sound and compliant manner? Patti Joyner will highlight some of the recent changes and issues for banks to consider in making any adjustments going forward.

Schedule

Thursday, September 17

9:30 – 9:45 a.m. **Break**

9:45 – 11 a.m. **Compliance Exam Management**
Rebekah F. Leonard, CRCM, Owner | Elucidate LLC

Regulatory priorities may shift, but compliance exams remain as important as ever. Learn how to prepare year-round by understanding examiner expectations, the FFIEC Interagency Consumer Compliance Rating System and the key principles that drive exam outcomes. Gain practical strategies to strengthen your Compliance Management System, anticipate risk-focused reviews and confidently navigate your next CRA, compliance or Fair Lending exam.

11 – 11:15 a.m. **Break**

11:15 a.m. – 12:15 p.m. **Missouri Division of Finance Update**
Brian Veit, Senior Consumer Credit Examiner, Missouri Division of Finance

Learn about “hot buttons” in exams, common violations, what the division sees happening with rule changes coming up over the next year or so, and recent or upcoming changes to state laws and regulations and exam coordination with federal agencies.

12:15 – 1:15 p.m. **Luncheon – Drawings for Exhibitor Prizes**

1:15 – 2:45 p.m. **Accuracy Matters! APY and APR**
Rebekah F. Leonard, CRCM, Owner | Elucidate LLC

Disclosure errors happen, but inaccurate APY, APR or finance charge calculations can lead to compliance violations, restitution requirements and liability. Learn how to use the FFIEC’s free APY and APR calculators to verify disclosures, identify errors and determine when corrective action is needed. Gain practical guidance to confidently ensure accuracy and reduce compliance risk.

2:45 – 3 p.m. **Break**

3 – 4 p.m. **Peer Group Sessions**

Gather with your peers to compare notes on issues facing your bank.

4 – 5 p.m. **Section 1071 Rule Preparation**
Patti Joyner, CRCM, Founder | Financial Solutions

At long last, the “final” small business data collection rule (1071 rule) has been issued, with a compliance date of Jan. 1, 2028. For banks that will be covered under the revised final rule, Patti Joyner will highlight the most important aspects for banks to be ready to start collecting and reporting the required data.

Schedule

Friday, September 18

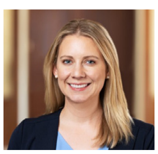
7:15 – 8 a.m. **Breakfast**

8 – 9:15 a.m. **AI in Financial Services – Practical Strategies for Emerging Technology**
Angela Murphy, Ph.D., Vice President of Marketing and Solutions | Pidgin

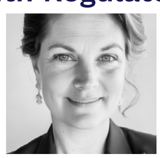
Angela Murphy will focus on practical governance frameworks for fraud, risk and operational use cases that can be applied now to reduce false positives, increase approvals and address what "explainable" AI looks like to examiners. It is designed specifically for banking leaders who need clarity, not hype. Gain a practical understanding of how AI differs from existing tools and where it can safely and effectively be applied within regulated financial institutions. Murphy also will address the critical role of data quality, governance and human oversight, helping leaders evaluate opportunities through the lenses of risk, compliance and operational readiness. Participants will leave with a clear governance framework, concrete use cases and a leadership-level roadmap for responsibly exploring AI in their organization.

9:15 – 9:30 a.m. **Break**

9:30 – 10:30 a.m. **Breakout Sessions with Regulators**



Katie Ringwald
Federal Reserve Bank
of St. Louis



Paulette Thorne
Supervisory
Examiner
FDIC

Laura Stonesifer, BE
Consumer Compliance
Lead Expert
OCC

Bankers can meet with their federal regulator to learn about exam hot topics and other regulatory issues.

10:30 – 10:45 a.m. **Break**

10:45 – 11:45 a.m. **Third-Party Risk Management**
Patti Joyner, CRCM, Founder | Financial Solutions

Banks interact with numerous third parties every day, and the number of interactions and their complexities are ever-increasing. How can community banks keep up with examiner expectations for managing the risks associated with third parties, especially those that directly impact bank customers? Risk management for vendors is an ongoing process, from engagement to implementation to monitoring. Patti Joyner will provide some tips to assist with your bank's third-party risk management programs, policies and practices.

11:45 a.m. **Adjourn**

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General Information

Registration Fees

Fees include meals, reception, refreshment breaks and conference materials. These fees do not include hotel accommodations.

Member Fees

BSA/AML Conference	$440 per person
Compliance Conference	$440 per person
Spouse Fee	$150 per person
*Register for both Conferences	$820 per person

Nonmember Fees

BSA/AML Conference	$1,600 per person
Compliance Conference	$1,600 per person
Spouse Fee	$440 per person

The cost of meals included in the registration fee for each conference is $120. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

Electronic Conference Handouts

Registered attendees will be able to access handouts through the conference app for free. Printed handouts will not be available. Please note that some speakers may not provide handouts before the session, or that some speakers prefer not to share their presentations.

Conference & Seminar Cancellation Policy

The Association understands that unforeseen circumstances may arise. The following cancellation policy has been established to ensure fairness and consistency for all participants.

Cancellation & Refund Schedule

- 30 days or more prior to the event:
  Registrants will receive a 100% refund of the registration fee.
- 14–29 days prior to the event:
  Registrants will receive a 50% refund of the registration fee.
- 7–13 days prior to the event:
  Registrants will receive a 25% refund of the registration fee.
- Less than 7 days prior to the event:
  No refunds will be issued.

Substitutions

If you are unable to attend, you may transfer your registration to another individual within your organization at any time prior to the event at no additional charge. Please notify the Association prior to the event date.

Cancellation Process

All cancellation requests must be submitted in writing (email is acceptable) and will be processed based on the date received.

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General Information

Attendance Policy

To preserve the integrity of our registration process, no one will be admitted into the conference sessions, exhibit hall or other events without a name badge. Your name badge will serve as your official ticket to all events.

Dress Attire

Business casual is recommended for all sessions. Layered clothing is recommended for your comfort.

Disabilities or Dietary Restrictions

If you have any dietary restrictions or disabilities and need assistance, please email elawson@mobankers.com.

Questions

If you have questions about this conference, please call the MBA Education Department at 573-636-8151.

Image Use Policy

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

Hotel Information

The conference will be held at Wyndham Executive Center in Columbia. The room rate is $119 per room per day, plus state and local tax and lodging tax for single or double occupancy. After August 19 the MBA room rate is not guaranteed.

Call Wyndham Executive Center to book hotel accommodations. Hotel accommodations can be secured by calling 573-445-8531 – press 0 for both conferences.

EARLY RESERVATIONS ARE ENCOURAGED.

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New Location!
Wyndham Executive Center Columbia

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Organization Information

Bank ____________________

Address ____________________

City/State/ZIP ____________________

Phone ____________________

Name of Attendee(s)

Name ____________________

Title ____________________

Email ____________________

Spouse ____________________

Check conference attending:

- BSA/AML - $440
- Compliance - $440
- Both Conferences - $820

Name ____________________

Title ____________________

Email ____________________

Spouse ____________________

Check conference attending:

- BSA/AML - $440
- Compliance - $440
- Both Conferences - $820

Name ____________________

Title ____________________

Email ____________________

Spouse ____________________

Check conference attending

- BSA/AML - $440
- Compliance - $440
- Both Conferences - $820

Method of Payment

- Member - $440* *per person per conference* #_____ $______
- Spouse - $150 per person #_____ $______
- Nonmember - $1600 per person #_____ $______
- $60 Discount #_____ $______

Total Amount Due $____________

*Register for both the BSA/AML Conference & Compliance Conferences and receive a $60 discount for attending both. ($410 per conference).

- Check enclosed, payable to MBA.
- Invoice
- Credit Card Payment* (Please type)

Exp. Date ______________ CVV______________

No. ____________________

Type Name ____________________

Signature ____________________

Four Ways to Register

573-636-8151

mobankers.com

mba@mobankers.com

Mail check payable to Missouri Bankers Association and form to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

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