



BSA/AML CONFERENCE

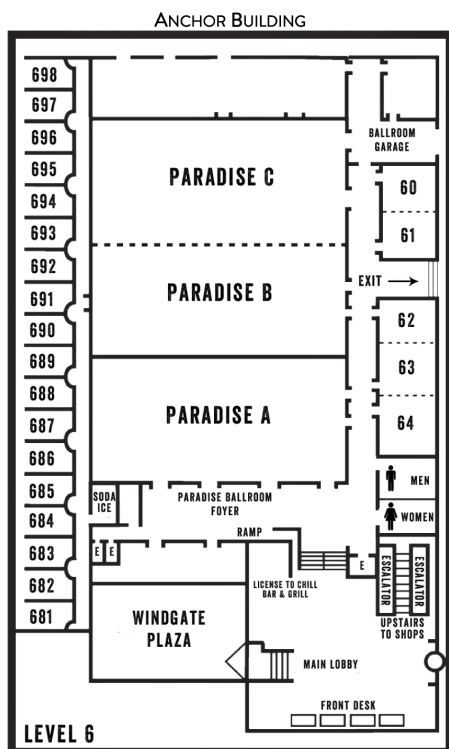
September 16–17

COMPLIANCE CONFERENCE

September 17–19

Margaritaville Lake
Resort, Osage Beach

Floor Diagram



Anchor Building—Windgate Hall

Windgate Hall: Located on the 5th floor of Anchor Building. From the Paradise Ballroom Foyer on the 6th floor, either take the parking garage elevator or the stairs down one floor to Windgate Hall.

Beacon Building Meeting Rooms

Compass Rose Ballroom: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past all of the shops, down three flights of stairs to the Beacon Building Landing. At the Landing, take the short flight of carpeted stairs going up. The Compass Rose Ballroom is on the left.

Island: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past all of the shops, down three flights of stairs to the Beacon Building Landing. At the Landing, take the short flight of tile steps down, go past the entrance of Fin City Bowling. Proceed down the ramp, turn right and go straight ahead into Island.

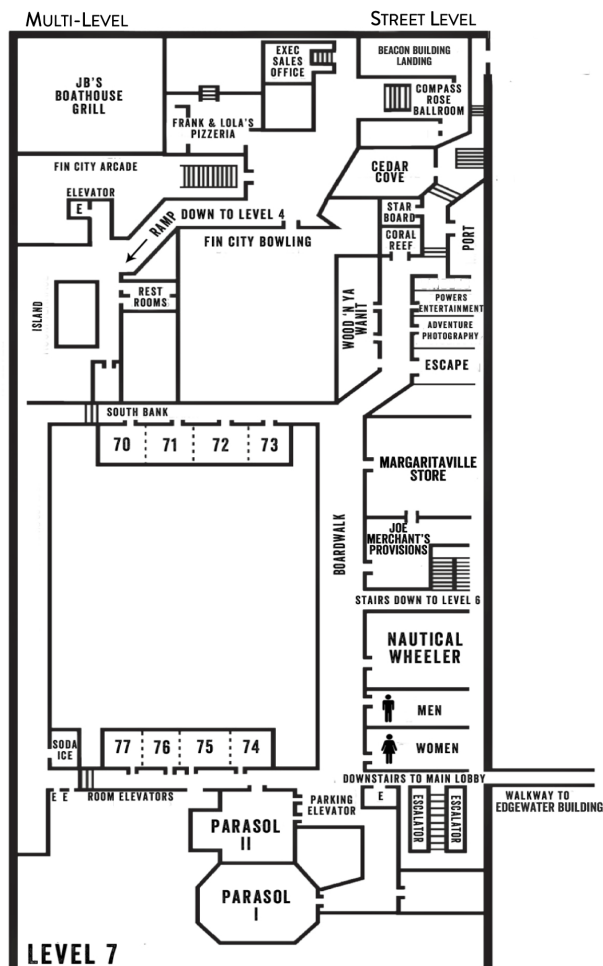
Escape: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past Margaritaville Store. Escape is on the right side of the hallway, across from Wood'n Ya Wanit.

Coral Reef: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past Wood'n Ya Wanit. Coral Reef is on the left before Lindee's.

Port: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past all of the shops, down the flight of stairs. Port is on the right.

Starboard: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past all the shops, down one flight of stairs. Starboard is on the left.

Cedar Cove: On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past all the shops, down two flights of stairs. Cedar Cove is on the left.



Beacon Building Meeting Rooms

Having trouble with stairs?

Take the connecting corridor from Anchor Building to Beacon Building: From Anchor Building, go to the double elevators where the guest rooms are located. Ride to level 4. Go through the guest room hallway, exiting at the far end. Turn left and follow the hallway to Beacon Building. If you are in a mobility assistance device and are unable to maneuver any amount of stairs, please contact Guest Services at Extension 5 or (573) 348-8623 for assistance.

MARGARITAVILLE®
Lake Resort
LAKE OF THE OZARKS
OSAGE BEACH, MISSOURI

2025

BSA/AML Conference September 16–17**Compliance Conference September 17–19**Margaritaville Lake
Resort Osage Beach

Credit Information

BSA/AML Credit Information

The Missouri Bankers Association 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 nasbaregistry.org.

Specialized Knowledge – 10 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 (ABA) Professional Certifications has approved 2025 BSA/AML Conference for:

9.5 CRCEM, 7.5 CAFPE, CERP credit. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2025 BSA/AML Conference

Compliance Credit Information

The Missouri Bankers Association 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 nasbaregistry.org.

Specialized Knowledge – 12 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 (ABA) Professional Certifications has approved 2025 Compliance Conference for:

12 CRCEM, 4 CERP, 2.75 CAFPE credit. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2025 Compliance Conference

2025

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Margaritaville Lake
Resort Osage Beach



Sponsors and Exhibitors

**BSA/AML
Candy Station Sponsor**

MIB
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BSA/AML Exhibitors



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KPM
CPAS & ADVISORS



Compliance Exhibitors



MIB
BANC SERVICES, LLC



Schedule

Tuesday, September 16

Noon Registration & Trade Show

1 – 1:45 p.m. Welcome, Opening Remarks and Update of AML 2025 and 2026 Provisions for AML Professionals

John Byrne, Esq., CAMS
Executive Vice President, AML RightSource

1:45 – 2 p.m. Refreshment Break

2 – 3:15 p.m. Risk Assessment Renaissance



Elissa Brewer, CAMS, Senior Risk Management Consultant | Abrigo

BSA/AML risk assessments are the foundation of every BSA/AML program. Explore the intricacies of a comprehensive and thorough BSA/AML risk assessment, including risk analysis, data gathering and suggestions for how to meet current regulatory expectations. Recommendations for how to customize the risk assessment to your specific institution and risk profile will be discussed.

3:15 – 3:30 p.m. Refreshment Break

3:30 – 4:30 p.m. Peer Group Sessions – Moderated by Speakers
Moderated by Speakers

Breakout Sessions by Asset Size

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

4:45 – 6 p.m. Networking Reception & Trade Show

Wednesday, September 17

7:15 – 8 a.m. Breakfast

8 – 8:30 a.m. An AML/CFT History From Private and Public Sector Veterans

John Byrne Esq., CAMS
Executive Vice President
AML RightSourceDennis Lormel
Independent Security and
Investigations Professional
DML Associates LLC

Join Dennis Lormel, a former FBI official, and John Byrne, a career AML professional, for a candid conversation covering their journeys that range from the creation of the federal AML infrastructure, major cases and legislation, the KYC debate, 9/11 and its aftermath, current challenges and what lies ahead.

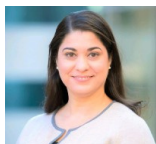
Schedule

Wednesday, September 17

8:30 – 9:30 a.m.

Managing High-Risk Customers With ‘Debanking’ Policy Pressures

Sepideh Rowland, Senior Managing Director | FTI Consulting



With congressional and state legislative pressure to provide access to various customers, AML professionals need strategies on how to navigate both regulatory and risk pressures.

9:30 – 9:45 a.m.

Refreshment Break

9:45 – 10:45 a.m.

State of Technology/Crypto/Partnering for AML Success

Alison Jimenez
President
Dynamic Securities
Analytics



Sarah Beth Felix
CAMS, M.F.S.
CEO and Founder
Palmera Consulting

This session will focus on banking as a service, the current state of cryptocurrency, fintech partnerships and sextortion scams.

10:45 – 11 a.m.

Refreshment Break

11 a.m. – Noon

Regulatory Roundup: Updates on Regulation, Guidance and Policy

Allison Carpenter, National Bank Examiner | Office of the Comptroller of the Currency

Brian Hipp, Case Manager, Special Activities | FDIC

Federal Reserve Bank of St. Louis

Missouri Division of Finance

As the complexity of financial crimes becomes increasingly sophisticated, financial institutions continue to face heightened scrutiny with respect to their anti-money laundering compliance programs. Regulators will address the latest regulatory guidance, examination trends and examiner expectations on 2025 supervisory priorities in the BSA/AML compliance area. Regulators also will discuss best practices in preparing for an examination and addressing and remediating compliance issues identified during an examination.

Noon – 1 p.m.

Lunch

1 – 2 p.m.

Combating Financial Crimes in Missouri — Perspectives from Law Enforcement

Moderator: Dennis Lormel

Matt Waltherbach, U.S. Postal Inspector Kansas City Domicile | U.S. Postal Inspection Service

Rachel Meyers, CPA, | FBI Forensic Accountant Kansas City Division

William Steenson, Special Agent in Charge St. Louis Field Office | IRS – Criminal Investigation

Hear directly from law enforcement partners in Missouri as they address emerging money laundering/fraud crimes, typologies and red flags identified in their financial investigations. Each agency will discuss its current priorities and how banks can partner with them for more effective investigations. The session will end with a robust discussion on SAR narrative best practices from a law enforcement perspective.

BSA/AML Conference September 16–17Margaritaville Lake
Resort Osage Beach**Schedule****Wednesday, September 17****2 – 2:15 p.m. Refreshment Break****2:15 – 3:15 p.m. Current Fraud Scams/Typologies/Fraud Risk Assessments****Brian Filbert**
Compliance Senior
Director, AML
Investigations/EDD
Ally Bank**Chuck Taylor, J.D.**
CAMS, CAFP — AML
Strategic Advisor
Nasdaq Verafin

Keeping up with new typologies and controls can be daunting for both Fraud and AML. This session will cover current and emerging Fraud/AML typologies as well as the ways that Fis are combating them. Regulatory expectations for fraud programs have also begun to mirror the pillars of a BSA program complete with a Fraud officer, Risk assessments, training, audits and model validations. The panelists will provide practical advice to meet these expectations as well as the ways Fis can use technology to combat Fraud and AML.

3:15 p.m. Adjourn

Compliance Conference September 17–19

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Schedule

Wednesday, September 17

2:30 – 5:30 p.m. **Registration Open**

3:30 – 4:30 p.m. **What's New in Credit Reporting and Credit Scores?**



Kevin Thompson, Relationship Manager | Confluent Strategies

As new credit scores come online, how do you determine what score is best for your bank? This session breaks down how the new credit score models affect lending and the impact of alternative data on credit scores as you learn how to evaluate score performance head-to-head on your portfolio. Dive into the differences between hard credit versus soft credit inquiries, as well as the best options for customers concerning a credit lock versus a credit freeze.

4:30 – 5:30 p.m. **Exhibit Showcase & Opening Night Reception**

Thursday, September 18

7:45 a.m. – 1:30 p.m. **Registration & Exhibit Showcase Open**

7:30 – 8:15 a.m. **Breakfast**

8:15 – 8:30 a.m. **Call to Order**

8:30 – 9:30 a.m. **Community Reinvestment Act Refresher**



Patti Joyner, CRCM, Founder, Financial Solutions

With so much focus on CRA modernization, attention also should be given to refreshing your core knowledge of the existing CRA key concepts and requirements. This session will review assessment area delineation principles, public file requirements and notices, community development activities and qualification for CRA consideration, as well as the impact of the bank's performance context.

9:30 – 9:45 a.m. **Refreshment Break**

9:45 – 11 a.m. **The Role of AI in Risk Management and Banking: Innovations, Challenges and Future Trends**



Angela Murphy, Ph.D., Vice President of Marketing and Solutions | Pidgin

Delve into the transformative impact of artificial intelligence on the financial services industry, particularly in areas like risk management, fraud prevention and regulatory compliance. Gain insights into the ethical considerations, regulatory challenges and future trends shaping AI adoption in banking.

11 – 11:15 a.m. **Refreshment Break**

11:15 a.m. – 12:15 p.m. **Missouri Division of Finance Update**

Joe Crider, Supervisor of Consumer Credit | Missouri Division of Finance

Learn about "hot buttons" in exams and common violations while discussing potential rule changes, 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**

Schedule

Thursday, September 18

1:15 – 2:30 p.m.



Reg E Disputes and Debit Card Fraud

Shaun Harms, CRCM Principal/Consulting, Regulatory Compliance | Forvis Mazars

Activity is on the rise for Reg E disputes and credit card fraud. With social media and other platforms helping customers turn in “disputes,” it is important to know what a dispute is under Regulation E. Know the procedures to limit the bank’s liability and still stay within the requirements.

2:30 – 2:45 p.m.

Refreshment Break

2:45 – 4 p.m.



Avoiding Change Management Whiplash

Patti Joyner, CRCM, Founder, Financial Solutions

This session will focus on the knowledge and skills required to successfully navigate organizational change effectively, minimizing disruption and maximizing success. Deepen your understanding of how to identify the changes, implement effective strategies to manage resistance and foster communication and engagement throughout the transition.

4 – 5 p.m.

Peer Group Sessions

Breakout Sessions by Asset Size

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

Friday, September 19

7:15 – 8 a.m.

Breakfast

8 – 9:15 a.m.



Comprehensive De-Escalation

Tim Keck, Senior Consultant | SafeHaven Security Group

As stress increases across our society, anger and conflict have increased as well. For many, physical violence is becoming an ever more acceptable answer to problems, even in the workplace. Very few people have had an opportunity to learn how to successfully navigate these stormy seas ... until now. This session draws on expertise from psychology, crisis management, mental health, law enforcement and more, providing a comprehensive approach to safety in interpersonal conflict. Although there is a strong emphasis on verbal skills, other factors include body language, proxemics and proper mindset. This approach empowers individuals to handle almost any professional and personal situations they may encounter in life.

9:15 – 9:30 a.m.

Refreshment Break

9:30 – 10:30 a.m.

Breakout Sessions with Regulators



Katie Ringwald
Supervisory
Examiner
Federal Reserve
Bank of St. Louis



Paulette Thorne
Supervisory
Examiner
FDIC



Allison Carpenter
National Bank
Examiner
OCC

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

2025

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Resort Osage Beach



Schedule

Friday, September 19

10:30 – 10:45 a.m. Refreshment Break

10:45 – 11:45 a.m. Compliance Officer in 2025 in Tumultuous Times



Patti Joyner, CRCM
Founder
Financial Solutions



Shaun Harms, CRCM
Principal/Consulting
Regulatory Compliance
Forvis Mazars

This discussion with attendees will address some of the challenges facing compliance officers. With so much uncertainty looming, discussion will focus on best practices, resource challenges, regulator expectations, etc.

11:45 a.m. Adjourn



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.

Cancellations

Full refunds will be granted for cancellations received by MBA at least 10 days before the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days before the seminar. Substitutions are always permitted.

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.

Hotel Information

The conference will be held at Margaritaville Lake Resort in Osage Beach. The room rate is \$144 per room per day, plus state and local tax and lodging tax for single or double occupancy. After August 17 the MBA room rate is not guaranteed.

Call the resort directly to make room reservations for suite availability and location. A resort fee of \$15 will be added per room, per night. The suites are not located in the main resort building but are within walking distance. Suites are not included in MBA's room block.

Hotel accommodations can be secured by calling 573-348-3131. Rooms will be available at 4 p.m. the day of check-in. Checkout time is 11 a.m. For more information, visit margaritavilleresortlakeoftheozarks.com.

EARLY RESERVATIONS ARE ENCOURAGED.

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.

2025 BSA / AML Conference September 16–17



2025 Compliance Conference September 17–19

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 _____

Three Ways to Register

☎ 573-636-8151

🌐 mobankers.com

✉ Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

