



**BSA/AML  
CONFERENCE**

September 17–18

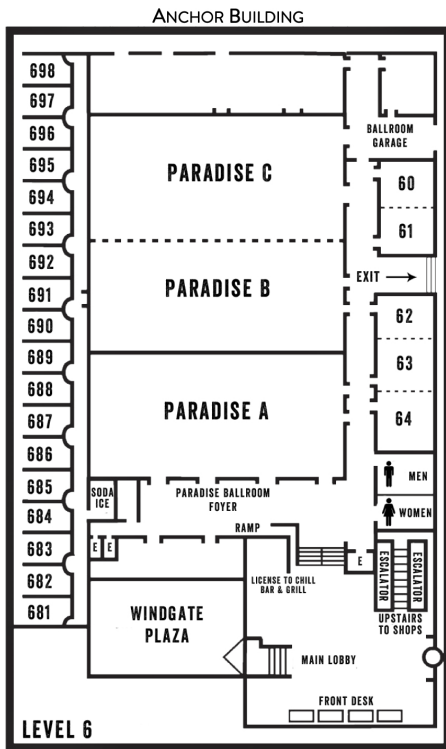
**COMPLIANCE  
CONFERENCE**

September 18–20

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.

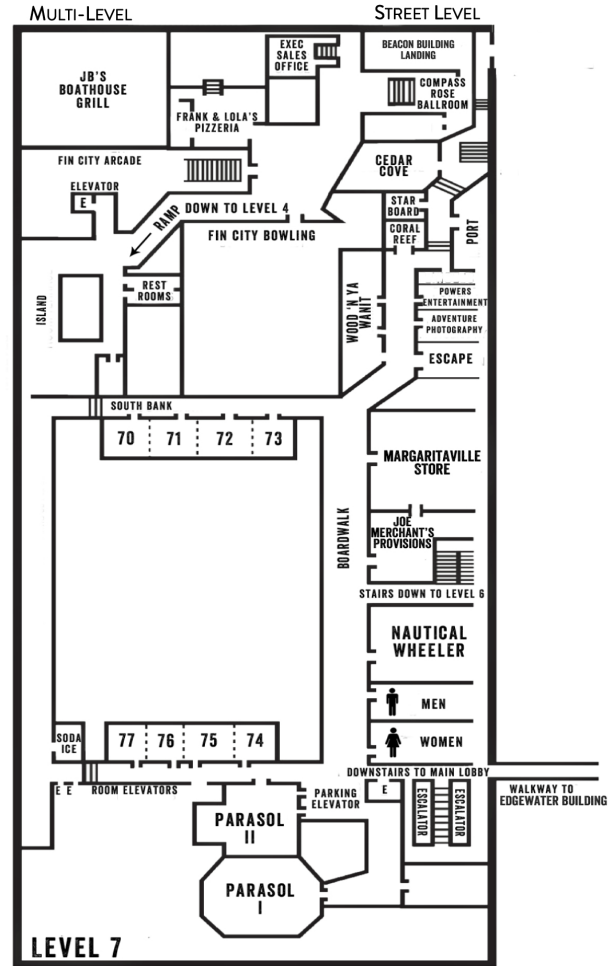
**Escape:** On the 7th floor of Anchor Building (floor above the Main Lobby) go down the Boardwalk, past Margaritaville Store. Escape is on the right side of the hallway, across from Wood'n Ya Wanit.

**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.



2024

**BSA/AML Conference September 17–18**

**Compliance Conference September 18–20**

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](http://nasbaregistry.org).

Specialized Knowledge – 10.5 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 (ABA) Professional Certifications has approved 2024 BSA/AML Conference for: 10.5 CAFP, CRCM, 5.75 CERP credits. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2024 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](http://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 2024 Compliance Conference for: 11.5 CRCM, 4.2 CERP, 3 CAFP credits. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | 2024 Compliance Conference

**BSA/AML Candy Station Sponsor**



**Compliance Reception Sponsor**



## Schedule

## Tuesday, September 17

Noon Registration

1 – 1:30 p.m. **Welcome, Opening Remarks and Update of AML 2024 and 2025 Provisions for AML Professionals**

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

1:30 – 3 p.m. **Combatting Financial Crimes in Missouri – One SAR Can Stop and Save**

**Moderator:**

Steve Gurdak | Washington Baltimore HIDTA

**Panelists:**

Morgan Becker, Forensic Accountant | FBI

Fitzroy Robinson, Group Supervisor | Drug Enforcement Administration, St Louis

William Steenson, Assistant Special Agent in Charge | IRS Criminal Investigation, St. Louis

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.

3 – 3:15 p.m. **Refreshment Break**

3:15 – 4:15 p.m. **Insider Abuse Prevention**

David Redenbaugh, Field Supervisor | FDIC

David Redenbaugh explores why bank insiders commit fraud and shares insights from the latest fraud research. Discussion will address practical tips for preventing insider abuse and takeaways from several recent bank failures that involved fraud.

4:15 – 4:30 p.m. **Refreshment Break**

4:30 – 5:15 p.m. **Banking HEMP, CBD and Marijuana Businesses**

**Moderator:**

Paul Cambridge, Partner | Armstrong Teasdale

**Panelists:**

Kallie Dixon, Vice President - Compliance | HOMEBANK

Katie Hayes, Vice President, BSA Officer | Triad Bank

As the cannabis industry continues to grow, more financial institutions are taking on the challenge of providing financial services to these businesses. This session will weed through the challenges and expectations of providing financial services to marijuana-related banking customers. It will review the current status of marijuana at the federal level, cover the requirements at the state level and discuss some best practices seen in the industry.

5:15 – 6:15 p.m. **Reception**

## Schedule

## Wednesday, September 18

7:15 – 8 a.m. **Breakfast**8 – 8:30 a.m. **Fireside Chat with IRS Criminal Investigation**  
John Byrne and Guy Ficco, Criminal Investigation Chief, IRS8:30 – 9:30 a.m. **Regulatory Roundup: Updates on Regulation, Guidance and Policy****Moderator:**

John Byrne, Esq., CAMS

**Panelists:**

Derek Skidmore | Office of the Comptroller of the Currency

Brian Hipp | FDIC, Kansas City Regional Office

Danielle Warner | Federal Reserve Bank of Kansas City

Andy Meyer | 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 2024 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.

9:30 – 9:45 a.m. **Refreshment Break**9:45 – 10:45 a.m. **High-Risk Customer: Strategies Behind Assessment**  
Sepideh Rowland, Senior Managing Director | FTI Consulting  
Debra Geister, Vice President, Regulator and Compliance | Socure

This session will focus on best practices and practical steps to effectively understand and manage the risks associated with ATM operators and fintechs, including payment processors, crypto firms and non-U.S. residents and refugees from high-risk jurisdictions.

10:45 – 11 a.m. **Refreshment Break**11 a.m. – Noon **Elder Financial Exploitation: The Hidden Crime**  
Terri Luttrell, CAMS-Audit, CFCS, Compliance and Engagement Director | Abrigo

Financial exploitation continues to be an effective form of abuse of seniors and adults with disabilities, and the number of reported elder fraud cases has grown significantly since the pandemic. Terri Luttrell discusses the red flags and provides tools to identify elder financial abuse in your community and help protect your customers and loved ones.

Noon – 1 p.m. **Lunch**1 – 2 p.m. **Mitigating Check Fraud: Tips from U.S. Postal Inspection Service**  
Michael Bruno, U.S. Postal Inspector Mail Theft Program Manager | UPSIS  
Caitlin Piasecki, U.S. Postal Inspector Mail Theft Program Manager | USPIS

Check fraud attempts continue to rise, creating greater risks for banks. The U.S. Postal Inspection Service will share tips on how to combat this growing threat.

2 – 2:15 p.m. **Refreshment Break**

2024

# BSA/AML Conference September 17–18

Margaritaville Lake  
Resort Osage Beach



## Schedule

### Wednesday, September 18

**2:15 – 3:15 p.m. Measuring the National Risk Environment for Regional Implications and Other Key Takeaways**

Dennis Lormel, Independent Security and Investigations Professional | DML Associates LLC  
John Byrne, Esq., CAMS

Interagency proposed rules to strengthen and modernize financial institutions' AML/CFT programs will require all financial institutions to incorporate the 2021 government-wide eight priorities for AML/CFT policy and increase the importance of the Treasury Department's National Risk Assessments for Money Laundering, Terrorist Financing and Proliferation Financing.

This session focuses on the importance, and now a requirement, to have a robust and frequently updated risk assessment process; the evolving threat environment; and the impacts on global, national and importantly, regional and local systemic vulnerabilities. A diverse sampling of case studies will be illustrated to demonstrate the challenges to financial integrity.

**3:15 p.m. Adjourn**

## 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.

## Schedule

### Wednesday, September 18

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

3:30 – 4:30 p.m. **Community Fraud Awareness Outreach Campaign Panel**

**Panelists:**

Becky Buhr, Executive Vice President of Retail Banking | Bank of Franklin County  
 Daniel Tobben, Vice President Deposit Operations | Bank of Washington  
 Brady Weinhold, Vice President of Operations | United Bank of Union  
 Kim Kohlbusch, Vice President and Branch Manager | Citizens Bank  
 Laurie Benz, Vice President and Branch Manager | Heritage Community Bank

Representatives from these Washington, Missouri, community banks share their collaborative efforts to inform their customers about fraud awareness.

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

### Thursday, September 19

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

7:45 – 8:30 a.m. **Breakfast**

Join your peers at designated topic tables to discuss issues surrounding CRA, lending and deposits.

8:30 – 8:40 a.m. **Call to Order**

8:40 – 11 a.m. **Small Business Lending Data Collection – Preparing for the 1071 Rule**

[Patti Joyner, CRCM, Founder | Financial Solutions](#)

This session covers the critical components of the 1071 rule and how to start preparing for the collection and reporting of the data points.

11 – 11:15 a.m. **Refreshment Break**

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

[Joe Crider, Supervisor of Consumer Credit | Missouri Division of Finance](#)

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

Noon – 1 p.m. **Luncheon** – Exhibitor Prize Drawings

1 – 2:30 p.m. **Sticky Situations: Balancing Investigations, Consumer Protection and Payment Rules**

[Rayleen Pirnie, Director, Risk & Fraud | NEACH](#)

Consumer protection is an important aspect of every bank’s compliance program. This session will help resolve some of the most common issues, positioning the institution for stronger compliance and helping the bank balance consumer protection laws with daily operations.

This interactive session explores the complex and often misinterpreted world of Regulation E. From “what-went-wrong” in actual cases to regulator expectations and what’s “unauthorized” under Reg E to investigations, we’ll explore both debit card and ACH EFT disputes from a boots-on-the-ground perspective.

## Schedule

### Thursday, September 19

2:30 – 2:45 p.m. Refreshment Break

2:45 – 3:45 p.m. **Mortgage Lending and Servicing “Hot Spots”**  
Patti Joyner, CRCM, Founder | Financial Solutions

Patti Joyner provides an overview of the top areas where examiners are finding violations and banks have risk from application through collection — appraisal bias and reconsideration of value, issues related to flood insurance, mortgage servicing, escrow and others.

4 – 5 p.m. Peer Group Sessions

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

### Friday, September 20

7:45 – 8:15 a.m. Breakfast

Join your peers at designated topic tables to discuss issues surrounding CRA, lending and deposits.

8:15 – 9:15 a.m. **Deposit Account “Hot Spots”**  
Shaun Harms, CRCM, Principal/Consulting – Regulatory Compliance | Forvis Mazars

Bank deposit accounts are at the forefront now more than ever. This includes regulatory scrutiny of account fees and overdraft policies and procedures, understanding and applying Regulation CC correctly to help avoid check fraud losses and UDAP concerns with language used in deposit account disclosures and account agreements. Shaun Harms details the latest concerns for banks to address.

9:15 – 9:30 a.m. Refreshment Break

9:30 – 10:30 a.m. **Breakout Sessions with Regulators**  
Josh Sparkman, Senior Examiner, Federal Reserve Bank of Kansas City  
Paulette Thorne, Supervisory Examiner | FDIC  
Derek Skidmore | Office of the Comptroller of the Currency

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

10:30 – 10:45 a.m. Refreshment Break

10:45 – 11:45 a.m. **Advertising Requirements — Getting it Right**  
Patti Joyner, CRCM, Founder | Financial Solutions

Advertising methods for banks have evolved, and interpreting the regulatory requirements can be a challenge! Learn about the new FDIC official sign rule/advertising requirements, other general advertising rules (Regulation DD, Regulation Z, fair housing, “not-not,” etc.), requirements when partnering with fintechs and more!

11:45 a.m. Adjourn



2024

**BSA/AML Conference September 17–18****Compliance Conference September 18–20**Margaritaville Lake  
Resort Osage Beach

## 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	\$425 per person
Compliance Conference	\$425 per person
Spouse Fee	\$150 per person
*Register for both Conferences	\$790 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 at MBA's office by Thursday, Sept. 5. After this date, an administrative fee of \$30 per canceled registration will be retained. Cancellations will not be accepted after Friday, Sept. 13, and no refunds will be given. Substitutions are always permitted. Registrants are responsible for canceling their own hotel reservations.

### 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 \$139 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 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](http://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](mailto: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.

2024

**BSA/AML Conference September 17-18**

**Compliance Conference September 18-20**

Margaritaville Lake  
Resort Osage Beach



**Registration Form**

**Organization Information**

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_

**Name of Attendee(s)**

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Spouse \_\_\_\_\_

Check conference attending:

BSA/AML - \$425     Compliance - \$425

Both Conferences - \$790

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Spouse \_\_\_\_\_

Check conference attending:

BSA/AML - \$425     Compliance - \$425

Both Conferences - \$790

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Spouse \_\_\_\_\_

Check conference attending

BSA/AML - \$425     Compliance - \$425

Both Conferences - \$790

**Method of Payment**

Member - \$425\*  
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. (\$395 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](http://mobankers.com)

Mail check payable to Missouri Bankers Association and form to:

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

