



South Carolina  
Bankers Association

## 2024 BSA/AML/CFT CONFERENCE

*Featuring Stephanie Jennings, CRCM*



Tuesday, February 6, 2024 • 9:00 A.M. – 4:00 P.M.  
Wednesday, February 7, 2024 • 9:00 A.M. – 3:00 P.M.

SpringHill Suites by Marriott, Columbia Downtown/The Vista  
511 Lady St, Columbia, SC 29201

**A special SCBA room rate will be held until Thursday, January 11, 2024.**

Sponsored by

**WIPFLI**

*A Certificate of Training will be Provided.*

**South Carolina Bankers Association members: \$750 • Non-members: \$1875**

*There will be no refunds of registration fees after noon on Thursday, February 1, 2024.*

**REGISTRATION INCLUDES BOTH DAYS. PLEASE REGISTER BEFORE JANUARY 30, 2024.**

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**REGISTRATION INCLUDES BOTH DAYS.**

This program is designed to enhance the skills of your Bank Secrecy Act (BSA), Anti-Money Laundering (AML), and Combating the Financing of Terrorism (CFT) support staff, your independent audit team, and any personnel responsible for managing and maintaining a strong BSA/AML/CFT program. Expand your staff's understanding and expertise in some of the most critical skills they will ever possess – skills that can protect your profits in these very challenging times of tight margins and sustained high expectations! **Exam findings indicate we need to strengthen our compliance management program!**

Stephanie Jennings of Wipfli will lead our program to discover new and improved solutions to the ever-expanding regulatory challenges. She will discuss the latest developments regarding risk assessment, criminal activity patterns indicating increased problems and the bank's reporting responsibilities that accompany those scenarios. Join us for the review of an updated and expanded risk assessment methodology including the required elements for documenting your bank's risk assessment. Learn from others' mistakes by reviewing the latest BSA/AML/CFT enforcement actions and how the criminals and terrorists are expanding their use of electronic payment methods, prepaid cards and just about anything else they can get their hands on! Attendees will pick up new tricks and tips to maximize their programs designed to comply with these very important issues facing every financial institution. Most importantly, we'll be ready to face the latest version of BSA, AML, and CFT challenges with a few more effective tools. Come get more great solutions and be prepared for the next level in the war against money laundering and terrorist financing.

## ABOUT THE SPEAKER: STEPHANIE JENNINGS, CRCM



Stephanie Jennings is a manager in Wipfli's financial services practice. She has more than 20 years of experience in banking, including enterprise risk management, AML/CFT, and regulatory compliance. Stephanie is responsible for performing regulatory compliance audits, BSA audits, ASM validations, and consulting services to financial institutions with assets ranging from \$40 million to over \$15 billion.

Stephanie provides consulting and advisory services to support bank and non-bank clients through the challenging regulatory environment and industry trends. She works directly with the board of directors, executive management, and staff to create and enhance the overall risk and compliance program and provides training to all levels. Stephanie works with de novo, regional and international banks across the country as a compliance and Bank Secrecy Act (BSA) officer, managing regulatory compliance, enterprise risk, BSA and information security. Stephanie is also a Certified Bank Information Technology Officer.

### HOTEL RESERVATIONS

**You are responsible for your own hotel reservations.** A small block of rooms has been reserved for Tuesday, February 6 and Wednesday, February 7 at SpringHill Suites by Marriott Columbia Downtown/The Vista, 511 Lady Street. Call (803) 978-2333 for reservations and identify yourself as attending the SCBA BSA/AML/CFT Workshop. The room block will be held until **Friday, January 11, 2024**, with a special SCBA room rate of \$149, plus tax, per evening. Please make reservations prior to this date, as rooms will be released to the general public afterward.

### COST

**South Carolina Bankers  
Association members: \$750**

**Non-members: \$1,875**

**Registration includes both days.**

### PLEASE REGISTER BEFORE JANUARY 30, 2024

Due to necessary commitments and expenses, there will be no refunds of registration fees after noon on Thursday, February 1, 2024.

### SUBSTITUTIONS CAN BE MADE.

**If you have questions, please call the SCBA at 803.779.0850**

## AGENDA: TUESDAY, FEBRUARY 6, 2024

9:00 a.m.	Registration
9:30 a.m.	Business Session
Noon-1:00 p.m.	Luncheon
1:00 p.m.	Business Session Continues
4:00 p.m.	Adjournment

This session is designed to be a higher-level overview of the day-to-day responsibilities of the BSA Officer. You will learn what is changing in the industry related to our standard practices that will impact how you manage customer risk and investigations moving forward. We will cover the areas needed to provide you a good understanding your roles and responsibilities and what examiner expectations are of this position including:

- Industry change to AML/CFT and what it means to your institution.
- Examiner expectations for the AML/CFT risk assessment and overall enhancements.
- Managing higher-risk customer types as compared to high-risk customers through proper customer and enhanced due diligence.
- SAR or no SAR! A popular session to discuss when to file, when to investigate, and the gray areas in between.
- To exempt or not exempt provides details on how exemptions can support the BSA framework and enhance focus on the true risks in your institution.
- BSA FAQs will cover common questions of examiners and auditors with an open forum to ask your own questions during the session.

## AGENDA: WEDNESDAY, FEBRUARY 7, 2024

9:00 a.m.	Business Session
Noon-1:00 p.m.	Luncheon
1:00 p.m.	Business Session Continues
3:00 p.m.	Adjournment

***A Certificate of Training will be Provided.***

BSA compliance is not just about properly completing regulatory reports, but also being aware of the emerging trends that face the banking industry. This session is dedicated to emerging hot topics and trends that face the banking industry. We will cover the areas needed to provide you a good understanding of increasing risk posed to your institution and what regulatory examiners will expect from your policy and procedures.

- ASM management will cover updated regulatory expectations and provide best practices for utilizing your monitoring system. We will compare how sound ASM practices are often applied for institutions that are manually identifying suspicious activity.
- The combatting fraud session will discuss in depth the risks associated with the explosion of fraud and how institutions are responding to each type of fraud.
- A discussion of elder financial exploitation, how it continues to victimize our elder customers and how to identify and report related activity.
- Key advisories and regulatory updates that have been published through the past year and, as a result, what enhancements the examiners expect in your AML/CFT program.
- Recent enforcement actions will explore what actions have been taken against institutions for AML/CFT violations and unsound practices.

Please register the following person(s) for the **2024 BSA/AML/CFT CONFERENCE** to be held on Tuesday, February 6, from 9:00 a.m. until 4:00 p.m. & Wednesday, February 7, from 9:00 a.m. until 3:00 p.m.  
**Registration includes both days.**

**Registration fees:** \$750 for members / \$1,875 for non-members

**Total number of registrants:**

**PLEASE REGISTER BEFORE  
JANUARY 30, 2024.**

**Call 803.779.0850 or visit  
www.scbankers.org.**

For additional questions  
please contact Anne Gillespie  
at agillespie@scbankers.org.

NAME AND NICKNAME \_\_\_\_\_

ADDRESS, CITY, STATE, ZIP \_\_\_\_\_

PHONE & EMAIL ADDRESS \_\_\_\_\_

BANK OR FIRM \_\_\_\_\_

NAME AND NICKNAME \_\_\_\_\_

ADDRESS, CITY, STATE, ZIP \_\_\_\_\_

PHONE & EMAIL ADDRESS \_\_\_\_\_

BANK OR FIRM \_\_\_\_\_

NAME AND NICKNAME \_\_\_\_\_

ADDRESS, CITY, STATE, ZIP \_\_\_\_\_

PHONE & EMAIL ADDRESS \_\_\_\_\_

BANK OR FIRM \_\_\_\_\_

**METHOD OF PAYMENT**

CHECK—PLEASE MAKE PAYABLE TO SCBA     VISA     MASTERCARD     DISCOVER     AMERICAN EXPRESS

CREDIT CARD # \_\_\_\_\_ EXP. DATE \_\_\_\_\_ V-CODE (LAST 3 DIGITS) \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ BILLING ZIP CODE \_\_\_\_\_

*There will be no refunds of registration fees after noon on Thursday, February 1, 2024. Substitutions may be made.*

*NOTE: Images captured at this event may be used to market next year's event, in the SCBA's Palmetto Banker magazine and/or on social media. I consent to the use of images that may contain my likeness for promotional purposes.*

**HOW TO REGISTER**

**MAIL TO:**

SCBA  
P.O. Box 1483  
Columbia, SC 29202-1483

**FAX TO:**

SCBA  
803.779.0890

**INTERNET:**

www.scbankers.org  
go to "Education  
and Events"



**South Carolina  
Bankers Association**

*\*\*If you have a disability that may affect your participation in this event, please attach a statement regarding those needs. We will be happy to contact you to discuss accommodations.*

P.O. Box 1483  
Columbia, S.C. 29202-1483  
Phone: 803.779.0850  
Fax: 803.779.0890