



2025 BSA/AML/CFT CONFERENCE

Featuring Stephanie Jennings, CRCM and Kristen Ferwerda, CRCM



Tuesday, January 28, 2025 • 9:00 A.M. – 4:00 P.M.

Wednesday, January 29, 2025 • 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 7, 2025.

Sponsored by

WIPFLI

A Certificate of Training Provided • CPE Credit Available

South Carolina Bankers Association members: \$780 • Non-members: \$1875

There will be no refunds of registration fees after noon on Thursday, January 23, 2025.

REGISTRATION INCLUDES BOTH DAYS. PLEASE REGISTER BEFORE JANUARY 21, 2025.

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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 SPEAKERS



Stephanie Jennings, CRCM
Manager, AML/CFT and
Regulatory Compliance

STEPHANIE JENNINGS, CRCM 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.



Kristen Ferwerda, CRCM
Director, AML/CFT and
Regulatory Compliance

KRISTEN FERWERDA, CRCM is a Director in Wipfli's financial services practice, where she works with clients to assess the effectiveness of compliance and Bank Secrecy Act/Countering the Financing of Terrorism (BSA/CFT) policies, procedures and practices for financial institutions and non-bank financial institutions. With more than 25 years of banking experience, she leverages her deep knowledge of BSA and regulatory compliance to provide clients with the necessary tools to be successful in their banking operations.

Kristen provides consulting and advisory services to support bank and non-bank clients through post-examination remediation efforts and supports executive management through enforcement action resolution. She provides expertise to challenged institutions and manages extensive BSA lookbacks and implementation of ASM and related monitoring systems. Kristen is a prominent, national speaker for AML/CFT topics and provides training to internal staff as well as to all levels in the financial institutions.

AGENDA: TUESDAY, JANUARY 28, 2025

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:

- Recent updates and examiner expectations for a quality risk assessment that aligns with your institution's risk profile
- A deep dive into the A-Z process for suspicious activity monitoring, investigation documentation, alert resolution, and case management.
- SAR or no SAR! A popular session to discuss when to file, when to investigate, and the gray areas in between
- An overview of common CTR mistakes and challenging scenarios
- BSA FAQs will cover common questions of examiners and auditors with an open forum to ask your own questions during the session

AGENDA: WEDNESDAY, JANUARY 29, 2025

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

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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.

- 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.
- A review of managing high risk rated customer as well as identifying and maintaining due diligence for customer that pose higher risk for money laundering.
- Discussion about how FinTech companies provide support to institutions and the examiners expectations of the due diligence necessary to maintain these relationships.
- AI vs AI: Understanding of the explosion of fraud posed by artificial intelligence and how our own institution's artificial intelligence system can help combat the threats.

HOTEL RESERVATIONS

You are responsible for your own hotel reservations. A small block of rooms has been reserved for Tuesday, January 28 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, or click [HERE](#). The room block will be held until **Tuesday, January 7, 2025**, with a special SCBA room rate of \$139, plus tax, per evening. Please make reservations prior to this date, as rooms will be released to the general public afterward.

COST

SCBA members\$780
Non-members\$1,875

Registration includes both days.

PLEASE REGISTER BEFORE JANUARY 21, 2025

Due to necessary commitments and expenses, there will be no refunds of registration fees after noon on Thursday, January 23, 2025.

SUBSTITUTIONS CAN BE MADE.

If you have questions, please call the SCBA at 803.779.0850

Please register the following person(s) for the **2025 BSA/AML/CFT CONFERENCE** to be held on Tuesday, January 28, from 9:00 a.m. until 4:00 p.m. & Wednesday, January 29, from 9:00 a.m. until 3:00 p.m.
Registration includes both days.

Registration fees: \$780 for members / \$1,875 for non-members

Total number of registrants:

**PLEASE REGISTER BEFORE
JANUARY 21, 2025.**

**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, January 23, 2025. 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