



2026 BSA/AML/CFT CONFERENCE



Wednesday, February 4, 2026 • 9:00 A.M. – 4:00 P.M.
Thursday, February 5, 2026 • 9:00 A.M. – 3:30 P.M.

Courtyard Marriott Downtown at USC
630 Assembly Street, Columbia, SC 29201

A special SCBA room rate will be held until Wednesday, January 14, 2026.

Sponsored by



**COMPLIANCE
ALLIANCE**



A Certificate of Training Provided • CPE Credit Available

South Carolina Bankers Association members: \$790 • Non-members: \$1875

There will be no refunds of registration fees after noon on Monday, January 26, 2026.

REGISTRATION INCLUDES BOTH DAYS. PLEASE REGISTER BEFORE JANUARY 22, 2026.

2026 BSA/AML/CFT CONFERENCE

February 4, 2026 / 9:00 A.M. – 4:00 P.M. • February 5, 2026 / 9:00 A.M. – 3:30 P.M.

This conference is designed for BSA/AML/CFT officers, compliance professionals, audit teams, and bank personnel involved in the day-to-day management and oversight of BSA/AML/CFT programs. Presented by a Compliance Alliance expert, the program will focus on practical application of regulatory guidance, common examination themes, and current and emerging risks facing financial institutions. Participants will leave with tools and insights they can immediately apply to strengthen controls, support regulatory readiness, and enhance overall program effectiveness.

ABOUT THE SPEAKERS



JESSICA D. LAMOREUX, JD, CRCM is the Director of Education for Compliance Alliance. She graduated magna cum laude from Case Western Reserve University School of Law, where she served as Contributing Editor on the law review. She also holds a Bachelor's degree in Political Science from Kenyon College. Before her work in regulatory compliance, she served as a law clerk in the U.S. Bankruptcy Court. She is licensed in the State of Ohio.

Ms. Lamoreux has a strong background in consumer financial services, beginning as the Compliance Attorney for a mid-size debt collection law firm and later as Associate Counsel for a consumer lender. Jessica's work has consistently focused on policy drafting and employee compliance training.



BRETT GOODNACK, JD, CAMS is Associate General Counsel for Compliance Hub. Brett brings 10+ years of experience in due diligence and risk mitigation, including roles in trust administration and governance consulting. He previously served as Associate Director for a global investment bank in AML and KYC. Brett is also a featured author for Compliance Alliance.

AGENDA

WEDNESDAY, FEBRUARY 4, 2026

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

THURSDAY, FEBRUARY 5, 2026

9:00 a.m.	Business Session
Noon-1:00 p.m.	Luncheon
1:00 p.m.	Business Session Continues
3:30 p.m.	Adjournment

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HOTEL RESERVATIONS

You are responsible for your own hotel reservations. A small block of rooms has been reserved for Tuesday, February 3 and Wednesday, February 4, at Courtyard Marriott Columbia Downtown at USC, 630 Assembly Street. Call (803) 799-7800 for reservations and identify yourself as attending the SCBA BSA/AML/CFT Workshop, or click [HERE](#). The room block will be held until **Wednesday, January 14, 2026**, with a special SCBA room rate of \$159, plus tax, per evening. Please make reservations prior to this date, as rooms will be released to the general public afterward.

COST

SCBA members\$790
Non-members\$1,875

Registration includes both days.

PLEASE REGISTER BEFORE JANUARY 22, 2026

Due to necessary commitments and expenses, there will be no refunds of registration fees after noon on Monday, January 26, 2026.

SUBSTITUTIONS CAN BE MADE.

If you have questions, please call the SCBA at 803.779.0850

SESSION TOPICS

- **BSA OVERVIEW**

Review of the BSA pillars and essential requirements

- **RISK ASSESSMENTS**

Expectations for developing and maintaining a comprehensive BSA/AML risk assessment that aligns with the institution's products, services, customers, geographies, and overall risk profile.

- **COMMON EXAM FINDINGS & OPEN DISCUSSION**

A discussion of common BSA/AML exam findings, recurring issues, and supervisory trends, with an opportunity for attendees to share experiences and ask questions.

- **BSA HOT TOPICS**

A review of recent FinCEN advisories, interagency guidance, and other regulatory developments affecting banks' BSA/AML/CFT programs.

- **SARS & CTRS**

CTR filing requirements and the rules about exemptions as well as a look at the SAR filing process focusing on writing a great narrative and providing the most useful information to law enforcement.

- **SAR DISCUSSION**

When to file a SAR, when additional investigation is warranted, and how to navigate gray areas—using real-world examples and cryptocurrency-related scenarios.

- **AML SOFTWARE/MANUAL PROCESS DISCUSSION**

- **P2P OR P2PROBLEMS: CRYPTO AND OTHER DEVELOPING P2P RISKS**

A look at the various concerns that P2P payments pose to banks and bank customers with a specific focus on crypto transactions, reviewing recent developments in this area for suggestions on how banks can get ahead of the changes.

- **CUSTOMER DUE DILIGENCE**

A look at customer due diligence requirements and common red flags for higher risk customers.

- **LEO PRESENTATION**

- **ENHANCED DUE DILIGENCE**

An overview of the requirements for enhanced due diligence on higher-risk customers, looking specifically at the types of questions and documentation requests that can ensure the bank is able to responsibly manage these relationships.

- **ENFORCEMENT ACTIONS**

A review of recent enforcement actions and consent orders, highlighting common program weaknesses, root causes, and lessons learned that can be applied to strengthen your own BSA/AML/CFT program.

- **BSA/AML/CFT ROUNDTABLE DISCUSSIONS**

A facilitated peer discussion session, with questions, topics, and scenarios submitted by attendees prior to the conference, designed to encourage collaboration and shared learning across institutions.

THE CONFERENCE WILL ALSO INCLUDE TWO EXCITING BSA/AML/CFT ROUND TABLE DISCUSSIONS:

1

We're excited to bring an interactive round table breakout discussion facilitated by Michelle L. Crisp and Jessica D. Lamoreux to this year's BSA/ATM/CFT Conference! This session is designed around your questions.

During the breakout, we'll divide into small groups to explore your submitted questions.

Then come together as a full room to share key insights and takeaways.

Once you have registered, you will receive a Google form that will allow you to anonymously submit questions. It is important that you submit any compliance topics, challenges, or scenarios you'd like to see discussed with your peers. The more input that is received, the more beneficial the round table discussions will be.

2

The second interactive breakout session will allow attendees to collaborate in smaller groups based on their AML software platform—or manual process—to discuss challenges, efficiencies, system limitations, and peer-tested best practices.

Please register the following person(s) for the **2026 BSA/AML/CFT CONFERENCE** to be held on Wednesday, February 4, from 9:00 a.m. until 4:00 p.m. & Thursday, February 5, from 9:00 a.m. until 3:30 p.m.
Registration includes both days.

Registration fees: \$790 for members / \$1,875 for non-members

Total number of registrants:

**PLEASE REGISTER BEFORE
JANUARY 22, 2026.**

**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 _____

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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 Monday, January 26, 2026. 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