



Bank Secrecy Act 101

July 9, 2025, 9 a.m. – 4 p.m.

\$295 per person

Kentucky Society of CPAs

1735 Alliant Avenue, Louisville, Kentucky

Bank Secrecy Act 101 provides a complete overview of Bank Secrecy Act (BSA) regulatory requirements, how to spot AML red flags, and to develop a comprehensive CDD profile of customers. This course incorporates case studies to demonstrate real world examples. This course is for those in retail, bookkeeping, lending and everyone in-between.

This course is designed to be an introductory course to BSA requirements and regulations.

Benefits from Attending:

- Understand Bank Secrecy Act regulations and requirements that financial institutions must follow.
- Explore how regulatory concepts apply to the real world.
- Learn skills to identify if something is amiss in customer relationships.
- Understand why it is important to know your customer and effective ways to do so.
- Learn how to recognize normal behavior for a customer and how that can be used to identify abnormal behavior.
- BSA Requirements and how they relate to the lending function.

Regulatory Concepts Addressed

- Customer Identification requirements
- Customer Due Diligence
- Beneficial Ownership requirements
- Currency Transaction Reports
- Recognizing and Identifying Suspicious Activity
- Funds Transfer Requirements
- The Purchase and Sale of Monetary Instruments
- Office of Foreign Asset Control
- Financial Elder Abuse Red Flags
- Signs of Structuring

Part 1: The New Customer

- Customer Identification Program Requirements
- Beneficial Ownership
- Developing a Customer Profile of Anticipated Activity
- Office of Foreign Asset Control Considerations

Part 2: Ongoing Monitoring

- When activity differs from anticipated
- Identifying Suspicious Activity
- Transactional red flags

Part 3: Transactional Activity

- Currency Transaction Reports
- Purchase and Sale of Monetary Instruments
- Funds Transfers

Who Should Attend

All financial institution employees, both those with limited knowledge of BSA regulations or those that need a refresher.

Speaker

Jessie Southworth, Director of Education

Jessie serves as the Director of Education with the Kentucky Bankers Association. She has an extensive background in bank regulation and spent over 10 years with the Kentucky Department of Financial Institutions where she served as a field examiner, case manager, training coordinator and acting bank branch manager. In that position she examined bank and credit unions BSA programs, and reviewed examination findings.

She spent five years as an instructor with the Conference of State Bank Supervisors conducting BSA/AML trainings for financial institution examiners from across the country.

BSA 101 Seminar

Cancellation Policy

Cancellations received more than 30 days prior to the event will receive a full refund. Cancellations received between 29 days and 10 days prior to the event will be charged a \$50 processing fee. There will be no refund for cancellations received less than 10 days prior to the event. Substitutions are always welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

Questions

Please contact Jamie Hampton at jhampton@kybanks.com or (502) 582-2453. For a complete list of KBA programs, or to register online, please visit www.kybanks.com. Dress is casual. Registration begins after 8:30 a.m. and breakfast will be available.

Foundations of Banking School December 1-5, 2025 Louisville

The Foundations of Banking School curriculum “walks” the banker through the bank using the balance sheet and income statement as the guides for understanding bank profitability.

Several additional components have been added to the curriculum to enhance an individual’s grasp of the material and to strengthen their ability to interact and relate to their peers, employer and the organization. This innovative curriculum was developed especially for Kentucky bankers.

For more details or online registration go to www.kybanks.com.



Registration Form

BSA 101 Seminar

July 9, 2025, Louisville

\$295 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____	Method of Payment <input type="checkbox"/> Send invoice <input type="checkbox"/> My check for \$_____ is enclosed. <input type="checkbox"/> Please charge my credit card \$_____ as noted below. <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> AmEx CARD NUMBER _____ EXPIRATION DATE _____ CARDHOLDER NAME _____ CARDHOLDER'S SIGNATURE _____ SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____
BANK _____		
MAILING ADDRESS _____		
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PHONE _____	FAX _____	
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SPECIAL ASSISTANCE / DIETARY NEEDS _____		

Please send registration to: Kentucky Bankers Association 600 West Main Street, Suite 400, Louisville, KY 40202 Scan and email registrations to jhampton@kybanks.com		