

# Virginia Association of Community Banks

## Managing & Monitoring High-Risk Customers

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Tuesday, March 9, 2010

3:00 pm – 4:30 pm Eastern

The requirements of the Bank Secrecy Act make identifying, managing, and monitoring high-risk customers PRIORITY ONE in 2010. You may have customers identified as high risk based on their profile, that are not risky at all. Others become high risk due to their activity. How do we determine a customer's risk category and then manage and move that level up or down? How can we identify the owners of business accounts with multiple tiers? Who has the final say on whether we open foreign accounts? There is a great deal to consider when formulating a flexible, meaningful program to protect your bank from money laundering and other types of financial crimes. Learn all this and more with this informative webinar.

### HIGHLIGHTS

- How to identify high-risk customers
- Using geography, products, services, and industry codes
- When does an ordinary customer move to a "red" file?
- When does a potentially high-risk customer move down to a "yellow" file?
- How do you monitor, manage, and change risk ratings on an on-going basis?
- For small banks, how do you track customers manually? For larger banks, what are your resources?
- Working closer with the security officer, law enforcement, etc.
- Filing a SAR, repeated SAR filing, and account closing dos and don'ts
- Practical tips for determining who owns the business or multi-tiered business accounts
- Foreign companies and paperwork

### WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to train BSA and security staff on high-risk customers. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

### WHO SHOULD ATTEND?

This informative session is directed to BSA officers/staff, security personnel, customer service representatives, branch managers, trainers, and anyone who monitors customer and risk assignment.

**PLEASE NOTE:** Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

### ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.

Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees.

Debbie specializes in the education of financial institution employees and officers in the area of deposit account laws, new account documentation, insurance, complex compliance regulations and IRAs.

## THREE REGISTRATION OPTIONS

### 1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at [www.adobe.com](http://www.adobe.com).

### 2. ON-DEMAND WEB LINK\*\* AND FREE CD ROM\*

**Can't attend the live webinar?** The **ON-DEMAND WEB LINK\*\*** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.\*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK\*\* (INCLUDES FREE CD-ROM\*)

Includes options 1 and 2 above

**AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE**

\*CD Rom for PC use only

\*\*All materials are subject to copyright and intended for your bank's use only.

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<b>Registration Form</b>	<b>Managing &amp; Monitoring High Risk Customers</b>	<b>March 9, 2010</b>
		<b>VACB</b> 7204 Glen Forest Dr. Ste. 101 Richmond, VA 23226 (804) 673-8250 (804) 673-8251-Fax Email: <a href="mailto:kmallinger@vacb.org">kmallinger@vacb.org</a> Web: <a href="http://www.vacb.org">www.vacb.org</a>
_____ Company/Bank Name		
_____ Contact Name	_____ Title	
_____ Billing Address		<input type="checkbox"/> Check Enclosed: Amount: \$ _____ <input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires ___ / ___ / ___ Credit Card Number: _____
_____ City/State/ZIP		
_____ Email Address	_____ Phone	
<b>Program Type (All Pricing is for Members. Non-Member Fees are Double)</b>		<b>Cancellation Policy:</b> Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.
<input type="checkbox"/> Live Webinar (\$250) <input type="checkbox"/> On Demand Link w/free CD (\$250)		
<input type="checkbox"/> Both Live Webinar with On-Demand Link & Free CD (\$275)		