Sunday, December 8, 2019

7:30 am - 6:30 pm

CONFERENCE REGISTRATION OPEN

10:15 am - 11:30 am

DEEP DIVE CONCURRENT SESSIONS - Series 1

Deep Dive 1A: Keeping Up with OFAC and Sanctions Risks
(Repeated in Deep Dive 2A)

Compliance with OFAC and sanctions regulations is in a constant state of flux. Top experts will bring you up to date on the latest sanctions concerns, not just countries but also companies, such as in the recent Expedia case. We'll also discuss cross border payments as it relates to sanctions and we'll review the OFAC amendment on reporting and information availability.

Moderator:

- Robert G. Rowe (Rob), III, Vice President/Associate Counsel, Regulatory Compliance, American Bankers Association

Speakers:

- Satish M. Kini, Partner, Debevoise & Plimpton
- Lawrence Scheinert, Associate Director, Compliance and Enforcement, Office of Foreign Asset Control, U.S. Department of Treasury
- Daniel Tannebaum, Partner and Americas-Anti Financial Crimes Leader, Oliver Wyman
Deep Dive 1B: Updating the Outdated: Innovating Transaction Monitoring in Today’s Environment
(Repeated in Deep Dive 2E)

This advanced-level session will explore the intersection of innovation and transaction monitoring. Is AI living up to the hype? You’ll find out through realistic AI use-cases. What are the regulators saying about innovation? We’ll update you on their concerns, including how much parallel testing is necessary vs. required and where model governance fits in. We’ll also provide tips on talking to key stakeholders when it is decision time.

Moderator:

- Megan D. Hodge, CAMS, Executive Compliance Director, BSA/AML Officer, Enterprise Compliance Reg Affairs, Ally Bank

Speakers:

- Thomas P. Keegan, Principal, U.S. Forensic Services/U.S. Solution Leader, Forensic Technology Services, KPMG, LLP
- Asim (Sam) Ibrahim, Director - Monitoring Risk Management (MRM), Global Head of Emerging Risk, Citigroup
- Lisa L. Wheeler, Managing Director, AML Transaction Monitoring Strategy, JPMorgan Chase & CO.

Deep Dive 1C: Practical Investigative Strategies and Avoiding SAR Mishaps in Investigations — Community Banks
(Single Session - Mid-Size/Large Bank Session in Deep Dive 2B)

This is your one-stop shop for up-to-date leading practices in investigations including scoping, organizational governance, convergence between AML and Fraud, information sharing data across the bank and across institutions, quality review. and more.

Moderator:

- Teresa A. Pesce, Principal, KPMG, LLP

Speaker:
Deep Dive 1D: A Deep Dive into Social Engineering and Social Media Fraud
(Repeated in 2C)

In this session, we'll highlight some of the current trends in social engineering fraud activity with a special focus on Business Email Compromise and Ransomware which have grown exponentially. One takeaway will be a discussion of a year-long study done by our expert on specific types, geo targets, red flags and losses that will provide you with some new tactics for monitoring.

Moderator/Speaker:

- Kelley Chamberlain, Vice President, Global Financial Crimes Intelligence Group, Wells Fargo & Company

Speakers:

- William R. Byars III (Rob), Vice President, Information Security/Cyber Threat Intelligence, Wells Fargo
- Cassandra Strandlie, Financial Crimes Consultant, Wells Fargo

Deep Dive 1E: Establishing a Governance Model to Drive an Efficient Internal Control Structure - Mid-Size/Large Bank
(Single Session — Community Bank Session is in Deep Dive 2D)

As the title suggests, we’re going deep to help you improve your internal control structure. From looking at the overall framework to connecting the reporting at the operational level into leadership level, to segregation of duties, this session will provide a strong governance model for internal controls for mid-size and large banks.

Speakers:

- Megan E. Payne, Vice President, Enterprise Financial Crimes Compliance, Policy Governance and Risk Management, US Bank
Deep Dive 1F: Connecting the Dots on Your CDD Program
(Repeated in Deep Dive 2F)

This is not your parent's CDD session. Nor is this an update on beneficial ownership which you can find in our Flash Sessions Series later in the program. This session will connect the dots between KYC, Customer Risk Scoring and Documentation. You will hear methods on identifying trendlines, customizing the risk focus and having necessary conversations with the business lines.

Moderator/Speaker:

- Daniel P. Stipano, Partner, Buckley LLP

Speakers:

- Roy D'Sa, Executive Vice President and Chief BSA Officer, Huntington National Bank
- Samantha Welch, Director, Global Investigations and Compliance Practice, Navigant

Deep Dive 1G: Emerging Fraud and AML Risks in Payments
(Repeated in Deep Dive 2G)

As payment methods continue to evolve rapidly, what are the changing fraud and AML risks, and how should your programs evolve to stay current? Expect to hear about payments you know about with new risks as well as updates on fraud and AML risks in cryptocurrency. This must-see session will cover the full gamut of critical payment issues.

Moderator:

- James J. Finnerty, CAMS, Director, Global Commercial Banking, AML Compliance Risk Management, Citigroup

Speakers:
• Timothy Griskey, Senior Vice President, Head of Fraud, Anti-Bribery & Corruption Risk Control, Wells Fargo
• Kate Salottolo, Senior Director, Global Governance, Risk & Compliance, PayPal
• Mike Thibodeaux, Decision Analytics North America, Senior Director, Fraud and Identity Sales Engineers, Experian

**Deep Dive 1H: International AML Hot Topics**
(Repeated in Deep Dive 2H)

This session will provide an overview of current international and geopolitical risks, including the money laundering situation in the Baltics and Scandinavia, as well as the emerging money laundering risks in China. The panelists will also discuss how to incorporate these kinds of developments in your AML risk assessment and country risk ratings.

Moderator:

• Lester M. Joseph, Senior Vice President, Manager, Global Financial Crimes Intelligence Group, Wells Fargo & Company

Speakers:

• Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup, Inc.
• Patrick J. McArdle, Managing Director, Global Investigations & Compliance, Navigant
• Scott Nathan, Managing Director, Global Head of Innovation for AML and Risk, State Street

**FINANCIAL CRIMES SOLUTIONS LUNCHEON**

11:30 am - 1:30 pm

It’s lunch and a show – a solutions show! Grab your deli-box and listen to the industry’s top companies share what’s new! Five-minute solution-pitches provide you a glimpse of the future!

**DEEP DIVE SERIES 2**

1:30 pm - 2:45 pm

**Deep Dive 2A: Keeping Up with OFAC and Sanctions Risks**
(Repeated from Deep Dive 1A)
Compliance with OFAC and sanctions regulations is in a constant state of flux. Top experts will bring you up to date on the latest sanctions concerns, not just countries but also companies, such as in the recent Expedia case. We’ll also discuss cross border payments as it relates to sanctions and we’ll review the OFAC amendment on reporting and information availability.

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Speakers:

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- Lawrence Scheinert, Associate Director, Compliance and Enforcement, Office of Foreign Asset Control, U.S. Department of Treasury
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**Deep Dive 2B: Practical Investigative Strategies and Avoiding SAR Mishaps in Investigations - Mid-Size/Large Banks**  
(Single Session — Community Bank Session is in Deep Dive 1C)

This is your one-stop shop for up-to-date leading practices in investigations including scoping, organizational governance, convergence between AML and Fraud, information sharing data across the bank and across institutions, quality review. and more.

Moderator:

- Teresa A. Pesce, Principal, KPMG, LLP

Speakers:

- Gary Hartwig, Senior Vice President, Director, Anti-Money Laundering Investigations, US Bank
- Matthew S. Haslinger, Group Vice President, M&T Bank Head of FIU & M&T Securities Inc. BSA/AML Officer
- Bob Kadel, Head of Consumer Financial Crime Compliance Risk Management and Control, Goldman Sachs
Deep Dive 2C: A Deep Dive Into Social Engineering Fraud  
(Repeated from Deep Dive 1D)

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Speakers:

- William R. Byars III (Rob), Vice President, Information Security/Cyber Threat Intelligence, Wells Fargo
- Cassandra Strandlie, Financial Crimes Consultant, Wells Fargo

Deep Dive 2D: Establishing a Governance Model to Drive an Efficient Internal Control Structure within Community Banks  
(Single Session — Mid-Size/Large Bank Session is in Deep Dive 1E)

Considering limited resources in Community Banks, understanding how to establish efficient and effective controls is the key to success. Learn about various methods used to identify and strengthen internal controls through communication, collaboration and leveraging internal resources.

Moderator:

- Sepideh Behram, Principal Vice President and BSA Officer, Burke & Herbert Bank

Speakers:

- Julio Roman, CERP, CAFP, Executive Vice President, Chief Risk Officer, Lone Star National Bank
Deep Dive 2E: Updating the Outdated: Innovating Transaction Monitoring in Today’s Environment
(Repeated from Deep Dive 1B)

This advanced-level session will explore the intersection of innovation and transaction monitoring. Is AI living up to the hype? You’ll find out through realistic AI use-cases. What are the regulators saying about innovation? We’ll update you on their concerns, including how much parallel testing is necessary vs. required and where model governance fits in. We’ll also provide tips on talking to key stakeholders when it is decision time.

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Speakers:
- Thomas P. Keegan, Principal, U.S. Forensic Services/U.S. Solution Leader, Forensic Technology Services, KPMG, LLP
- Asim (Sam) Ibrahim, Director - Monitoring Risk Management (MRM), Global Head of Emerging Risk, Citigroup
- Lisa L. Wheeler, Managing Director, AML Transaction Monitoring Strategy, JPMorgan Chase & CO.

Deep Dive 2F: Connecting the Dots on Your CDD Program
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Speakers:

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(Repeated from Deep Dive 1G)

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Speaker:

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- Patrick J. McArdle, Managing Director, Global Investigations & Compliance, Navigant
- Scott Nathan, Managing Director, Global Head of Innovation for AML and Risk, State Street

2:45 pm - 3:00 pm

TRAVEL TO NEXT SESSION

3:00 pm - 4:00 pm

CONCURRENT SESSIONS

Series 1

Concurrent Session 1A: Fine-Tuning Your Third Line of Defense
(Repeated in 2A)

We all know that the third line of defense is the fourth pillar for an effective BSA/AML program. However, this session is NOT a 101 review of what your independent review should look like, but an update on what examiners have been citing and potential audit pitfalls in your overall internal audit process.

Moderator:

- Micah Breimhorst, Senior Vice President, Financial Crimes Governance, Financial Crimes Risk Management, Wells Fargo

Speakers:

- Nicolas Khouri, Senior Director, Enterprise AML Investigations, Ally Financial
- Clayton J. Mitchell, CAMS, Principal, Crowe LLP
**Concurrent Session 1B: Scam Remediation – What is Acceptable Loss?**
(Repeated in Concurrent Session 4C)

Banks have always been challenged with protecting customer and bank funds against fraud. However, given the ever-increasing changing nature of fraud scams, it is essential to establish a threshold for acceptable loss, based on the various risks. We will discuss what you should be measuring for an acceptable loss in scam remediation including reputation and profitability risks. We’ll also discuss how to partner with internal operational risk functions and local law enforcement in enhancing your acceptable loss calculations.

**Moderator:**
- Ryan Rasske, Senior Vice President, Risk and Compliance Markets, American Bankers Association

**Speakers:**
- Bob Kadel, Head of Consumer Financial Crime Compliance Risk Management and Control, Goldman Sachs
- Allen Love, Head of Fraud Risk Management and Global Security and Investigations, TD Bank

**Concurrent Session 1C: Negative Media: Silver Bullet or Lead Weight? How to Utilize Media to Support Effective and Efficient Processes?**
(Repeated in Concurrent Session 2C)

What is the value of negative media? What scope is prudent and how do you manage it effectively? This session will explore how to use media to support an effective and efficient customer review process without getting distracted by irrelevant information.

**Moderator:**
- Michael C. Raffa, Global Head, AML, State Street Corporation

**Speakers:**
- Darrin T. McLaughlin, CAMS, Senior Director, AML Advisory Lead – Retail and Small Business Banking, Capital One
Concurrent Session 1D: Collaborative Arrangements: Sharing BSA Resources at Small Institutions
(Repeated in Concurrent Session 2D)

Resource sharing is an invaluable tool in investigations, especially for smaller institutions. This session will outline the October 2018 Interagency Statement on Sharing Bank Secrecy Act Resources, discuss various models for resource sharing and collaborative arrangements at community financial institutions and considerations for how to effectively deploy and manage these collaborative arrangements.

Moderator:

• Sepideh Behram, Principal Vice President and BSA Officer, Burke & Herbert Bank

Speakers:

• Lauren Kohr, CAMS, Senior Vice President and Chief Risk Officer, Old Dominion National Bank
• John Wagner, Managing Director, Deloitte Advisory, Anti-Money Laundering and Sanctions Consulting, Deloitte

Concurrent Session 1E: Cyber and Fraud Departments Partnership
(Repeated in Concurrent Session 3D)

Banks of all sizes have a variety of organizational structures to facilitate cyber and fraud department partnerships. This session will take a look at a few specific examples of how banks have designed their internal structure to handle cyber issues that raise the potential for fraud.

Moderator:

• Ian T. Mitchell, Principal - Financial Crimes Fraud Technology, PwC (PricewaterhouseCoopers LLP)

Speaker:
• Jeff Kearney, CFE, CAMS, Executive Director, Enterprise Fraud, Security and Investigations, Ally Financial Inc.

Concurrent Session 1F: Human Trafficking – Latest Red Flags and How Banks Can Be Part of the Solution
(Repeated in 2F)

Training on human trafficking is up across many industries, including travel and hospitality. In our industry, we have strong tools at our disposal, including transaction monitoring for red flags and writing useful SARs. Experts will walk through the latest human trafficking red flags, law enforcement trends, prosecutorial focus and the specific tactics that should be part of the bank’s response.

Moderator:

• Jim Arndts, CAMS, Senior Vice President, Financial Crime Control Executive, Payments, Virtual Solutions and Innovation, Wells Fargo N.A.

Speakers:

• Bonnie Wendy Goldblatt, Compliance AML Intelligence Director, Citigroup
• Jacqueline Molnar, Chief Transformation Officer and Global Head of Compliance, Western Union

Concurrent Session 1G: Banking Marijuana Related Businesses
(Repeated in 2G)

This session is not a legislative update, which we are providing in our Flash Sessions. In this practical session, you will get a review of how to respond to the varied legal landscape for banking marijuana related businesses, including hemp and CBD oil. We’ll provide considerations for updating your bank’s BSA program to identify and manage these risks and we’ll also touch on the impact of the SAFE Act if passed.

Moderator/Speaker:

• Michael J. Bresnick, Partner, Venable
Speakers:

- Heather Allen, CAMS, CRCM, CAFP, First Vice President, BSA Officer, Peoples Bank
- Dan Kim, Assistant General Counsel, Global Financial Crimes Legal, JPMorgan Chase & Co.

Concurrent Session 1H: Competing Priorities or Complementary Views: Data Privacy’s Impact on Your BSA/AML Compliance Program
(Repeated in Concurrent Session 3G)

From the General Data Protection Regulation's (GDPR) "Right to be Forgotten" rule to California's Consumer Privacy Act (CCPA), new data privacy restrictions can potentially impact your customer monitoring program. This session will explore how to revise your data governance protocols in compliance with these new data privacy rules all while assuring you have a holistic view of customer information for BSA/AML compliance.

Moderator/Speaker:

- Debra A. Roberts, Managing Director, General Counsel for Global Financial Crimes and Political Law, JPMorgan Chase & Co.

Speakers:

- Sarah Runge, Global Head of Regulatory Strategy, Credit Suisse
- Deborah S. Thoren-Peden, Partner, Pillsbury Winthrop Shaw Pittman LLP

4:00 pm - 4:15 pm

TRAVEL TO NEXT SESSION

4:15 pm - 5:30 pm

GENERAL SESSION: Trending Legal and Regulatory Risks in Financial Crimes

Representatives of the legal, banking and law enforcement communities will discuss some of the hot button legal, regulatory and enforcement risks for banks. Discussion will cover AML, Fraud and Cyber-enabled crimes and how the banking industry can work to reduce these risks through monitoring and controls. They will also discuss the intersection between law enforcement information needs and banker privacy obligations.
Moderator:

- Gordon Greenberg, Partner, McDermott Will and Emery

Speakers:

- Stephanie Brooker, Partner, Gibson Dunn & Crutcher LLP
- Deborah Connor, Chief, Money Laundering and Asset Recovery Section, US Department of Justice
- Debra A. Roberts, Managing Director, General Counsel for Global Financial Crimes and Political Law, JPMorgan Chase & Co.

5:30 pm - 6:30 pm  OPENING RECEPTION IN THE MARKETPLACE

Monday, December 9, 2019

7:30 am - 8:30 am  POWER HOUR BREAKFAST SESSIONS

Enjoy a continental breakfast while you listen to key industry experts.

Power Hour Breakfast Session #1
Staying Ahead of the Threats with AI and Machine Learning
-Sponsored by DataRobot

NOT CLE ACCREDITED

Recent advances in A.I. and machine learning have made both fraud detection and prevention and anti-money laundering more effective and more efficient. In this presentation you will hear how leading practitioners are using A.I. and machine learning today and hear about the highest value uses of these technologies we see emerging.

Speaker:

- H.P. Bunaes, General Manager, Banking, DataRobot

Power Hour Breakfast Session #2
-Sponsored by RDC
8:00 am – 8:30 am
CONTINENTAL BREAKFAST IN THE MARKETPLACE

8:30 am - 8:45 am
TRAVEL TO NEXT SESSION

8:45 am - 9:45 am
GENERAL SESSION

Washington Update – An Industry Perspective

Our Washington-insider from the American Bankers Association, James Ballentine, will provide an overview of the latest legislative initiatives as it impacts financial crimes. It’s a must-see session for short-term and long-range planning.

Featuring:

- James Ballentine, Executive Vice President, Congressional Relations and Political Affairs
  American Bankers Association

9:45 am - 10:30 am
COFFEE BREAK IN THE MARKETPLACE

10:30 am - 11:30 am
CONCURRENT SESSIONS

Series 2
Concurrent Session 2A: Fine-Tuning Your Third Line of Defense
(Repeated from 1A)

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Moderator:

- Micah Breimhorst, Senior Vice President, Financial Crimes Governance, Financial Crimes Risk Management, Wells Fargo

Speakers:

- Nicolas Khouri, Senior Director, Enterprise AML Investigations, Ally Financial
- Clayton J. Mitchell, CAMS, Principal, Crowe LLP

Concurrent Session 2B: SAR Writing and Filing: Managing Regulatory and Law Enforcement Requirements
(Repeated in Concurrent Session 3B)

Every year, as more and more SARs are filed, it is critical that your process be efficient and effective for both BSA compliance and for law enforcement usefulness. This session is designed to be a “check-up” on your SAR procedures. We will share regulatory hot buttons and exam trends, law enforcement requirements and how to balance the two. With AML reform working its way through Congress, we may even have news to share!

Speakers:

- Leya Bralich, Director, Enterprise AML Investigations, Ally Financial
- Tim O’Neal Lorah, Esq., Managing Director, Navigant
**Concurrent Session 2C: Negative Media: Silver Bullet or Lead Weight? How to Utilize Media to Support Effective and Efficient Processes?**
(Repeated from Concurrent Session 1C)

What is the value of negative media? What scope is prudent and how do you manage it effectively? This session will explore how to use media to support an effective and efficient customer review process without getting distracted by irrelevant information.

Moderator:

- Michael C. Raffa, Global Head, AML, State Street Corporation

Speakers:

- Darrin T. McLaughlin, CAMS, Senior Director, AML Advisory Lead – Retail and Small Business Banking, Capital One
- Dan Wager, Vice President, Global Financial Crime and Compliance, LexisNexis

**Concurrent Session 2D: Collaborative Arrangements: Sharing BSA Resources at Small Institutions.**
(Repeated from Concurrent Session 1D)

Resource sharing is an invaluable tool in investigations, especially for smaller institutions. This session will outline the October 2018 Interagency Statement on Sharing Bank Secrecy Act Resources, discuss various models for resource sharing and collaborative arrangements at community financial institutions and considerations for how to effectively deploy and manage these collaborative arrangements.

Moderator:

- Sepideh Behram, Principal Vice President and BSA Officer, Burke & Herbert Bank

Speakers:
Concurrent Session 2E: Terrorist Financing: A Law Enforcement Perspective – What Banks Need to Know
(Repeated in Concurrent Session 4E)

As quickly as the wind shifts, so do the methods of financing terrorist activities. This session will bring you up to speed on the latest domestic and international terrorist financing typologies and red flags. In addition, we’ll explore trends in domestic terrorism such as home-grown extremism and domestic terrorism as inspired by international terrorism.

Moderator:

• Mia Levine, BSA Officer, TD Bank

Speakers:

• Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup, Inc.
• Don Fort, Chief, Criminal Investigation, Internal Revenue Service
• Steve Fessel, Unit Chief, Terrorist Financing, FBI

Concurrent Session 2F: Human Trafficking: Latest Red Flags and How Banks Can Be Part of the Solution
(Repeated from 1F)

Training on human trafficking is up across many industries including travel and hospitality. In our industry, we have strong tools at our disposal, including transaction monitoring for red flags and writing useful SARs. Experts will walk through the latest human trafficking red flags, law enforcement trends, prosecutorial focus and the specific tactics that should be part of the bank’s response.

Moderator:
• Jim Arndts, CAMS, Senior Vice President, Financial Crime Control Executive, Payments, Virtual Solutions and Innovation, Wells Fargo N.A.

Speakers:

• Bonnie Wendy Goldblatt, Compliance AML Intelligence Director, Citigroup
• Jacqueline Molnar, Chief Transformation Officer and Global Head of Compliance, Western Union

Concurrent Session 2G: Banking Marijuana Related Businesses (MRB)
(Repeated from Concurrent Session 1G)

This session is not a legislative update, which we are providing in our Flash Sessions. In this practical session, you will get a review of how to respond to the varied legal landscape for banking marijuana related businesses, including hemp and CBD oil. We’ll provide considerations for updating your bank’s BSA program to identify and manage these risks and we’ll also touch on the impact of the SAFE Act if passed.

Moderator/Speaker:

• Michael J. Bresnick, Partner, Venable

Speakers:

• Heather Allen, CAMS, CRCM, CAFP, First Vice President, BSA Officer, Peoples Bank
• Dan Kim, Assistant General Counsel, Global Financial Crimes Legal, JPMorgan Chase & Co.

11:30 am - 1:15pm
LUNCHEON WITH SPEAKER
Keynote Speaker:

- Kenneth A. Blanco, Director, Financial Crimes Enforcement Network (FinCEN)

After lunch, we will hear the latest from FinCEN from Director Kenneth Blanco, followed by a brief, moderated “Fireside Chat” with Director Blanco and Matt Stiglitz, Associate Director, Global Investigations Division, FinCEN

1:15pm - 2:00pm DESSERT IN THE MARKETPLACE

2:00pm - 3:00pm CONCURRENT SESSIONS

Series 3

Concurrent Session 3A: Correspondent Banking in High-Risk Jurisdictions
(Repeated in Concurrent Session 4A)

While the number of correspondent banking relationships have declined over the risk, there are still many banks who are engaged in correspondent banking and successfully managing the KYC and the KYCC risks of correspondent customers in high-risk jurisdictions,
including where other banks have terminated the relationships. Panelists will share how they determine what is a high-risk jurisdiction and practice points for managing correspondent banking relationships both from the perspective of the correspondent but also from the perspective of what the respondent is doing to maintain their accounts. We’ll also touch on how technology solutions may reduce exposures in correspondent banking.

Moderator:

- Linda Noonan, Of Counsel, Gibson, Dunn & Crutcher LLP

Speakers:

- Robert Hostler, Head of North America Financial Institutions Group Coverage, JPMorgan Chase & Co
- Myrna Olvera, CAMS, Senior Vice President and BSA Officer, East West Bank
- Evan Weitz, Senior Vice President, Controls Leader for Financial Crimes, Corporate and Investment Banking (CIB), Wells Fargo

**Concurrent Session 3B: SAR Writing and Filing: Managing Regulatory and Law Enforcement Requirements**
(Repeated from Concurrent Session 2B)

Every year, as more and more SARs are filed, it is critical that your process be efficient and effective for both BSA compliance and for law enforcement usefulness. This session is designed to be a “check-up” on your SAR procedures. We will share regulatory hot buttons and exam trends, law enforcement requirements and how to balance the two. With AML reform working its way through Congress, we may even have news to share!

Speakers:

- Leya Bralich, Director, Enterprise AML Investigations, Ally Financial
- Tim O’Neal Lorah, Esq., Managing Director, Navigant
**Concurrent Session 3C: The Most Common Challenges with and Following an Integration or System Conversion**
(Repeated in Concurrent Session 4F)

How can a system migration to a new platform or entity acquisition into your existing ecosystem be effectively managed to minimize risk exposure? This discussion will focus on the possible pitfalls and what to lookout for during these transitional times.

**Moderator:**

- Sepideh Behram, Principal Vice President and BSA Officer, Burke & Herbert Bank

**Speakers:**

- Rebecca “Becky” Schauer Robertson, CAMS-Audit, CFE, CAFP, Executive Vice President, Director of AML Compliance, South State Bank
- Timothy White, Vice President, Business Development and Sanctions, AML RightSource

**Concurrent Session 3D: Cyber and Fraud Departments Partnership**
(Repeated from Concurrent Session 1E)

Banks of all sizes have a variety of organizational structures to facilitate cyber and fraud department partnerships. This session will take a look at a few specific examples of how banks have designed their internal structure to handle cyber issues that raise the potential for fraud.

**Moderator:**

- Ian T. Mitchell, Principal - Financial Crimes Fraud Technology, PwC (PricewaterhouseCoopers LLP)

**Speaker:**
Concurrent Session 3E: Community and Mid-Size Banks and the AI/Machine Learning Conundrum – When to Wait and When to Buy?
(Repeated in Concurrent Session 4C)

Just as the title suggests, Community Banks are facing increased pressure from the C-Suite to automate as much of the AML function for cost savings and operational efficiencies. Before you make purchasing decisions, do you have a strong understanding of current software capabilities? And when do you buy and how much? We’ll give you some guidelines to improve your decision-making in upgrading or even replacing your current systems.

Moderator:

- Lyn Farrell, Regulatory Strategy Advisor, Hummingbird

Speaker:

- Matthew Buskirk, Co-Founder and Co-CEO, Hummingbird RegTech
- David Caruso, Managing Director, Treliant
- Harsh R. Pandya, Social Scientist, Giant Oak, Inc.

Concurrent Session 3F: Insider Fraud – Bribery/Corruption and More
(Repeated in Concurrent Session 4E)

Not only will you hear the latest trends in insider fraud criminal activity, but panelists will share how to protect your institution by updating your current policies and procedures to match the latest insider scams as well as enforcement trends. Finally, we’ll touch on ethics and conduct risk matters such as incentive programs or employees cutting corners.

Speakers:
• Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP
• Julio Roman, CERP, CAFP, Executive Vice President, Chief Risk Officer, Lone Star National Bank

**Concurrent Session 3G: Competing Priorities or Complementary Views: Data Privacy’s Impact on Your BSA/AML Compliance Program**
(Repeated from Concurrent Session 1H)

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**Speakers:**

• Sarah Runge, Global Head of Regulatory Strategy, Credit Suisse
• Deborah S. Thoren-Peden, Partner, Pillsbury Winthrop Shaw Pittman LLP

**Concurrent Session 3H: PEPS: The Intersection of Domestic and International PEP Screening and Political Corruption**
(Repeated in Concurrent Session 4G)

Join our experts as they provide new tips on how to build PEP screening for domestic and international PEPs. Our discussion will include monitoring and reporting for international and domestic corruption red flags, monitoring PEPS and communicating with OFAC with issues.
Moderator/Speaker:

- Marilu Jimenez, President, Financial Intelligence Network & Compliance Advisors

Speakers:

- Douglas A. Leff, Special Agent in Charge, Puerto Rico and U.S. Virgin Islands, Federal Bureau of Investigation, FBI Headquarters
- Richard Weber, Managing Director and Americas Head of Financial Crime Prevention, UBS

3:00 pm - 3:15pm TRAVEL TO NEXT SESSION

3:15pm - 4:15pm CONCURRENT SESSIONS

Series 4

Concurrent Session 4A: Correspondent Banking in High-Risk Jurisdictions
(Repeated from Concurrent Session 3A)

While the number of correspondent banking relationships have declined over the risk, there are still many banks who are engaged in correspondent banking and successfully managing the KYC and the KYCC risks of correspondent customers in high-risk jurisdictions, including where other banks have terminated the relationships. Panelists will share how they determine what is a high-risk jurisdiction and practice points for managing correspondent banking relationships both from the perspective of the correspondent but also from the perspective of what the respondent is doing to maintain their accounts. We’ll also touch on how technology solutions may reduce exposures in correspondent banking.

Moderator:

- Linda Noonan, Of Counsel, Gibson, Dunn & Crutcher LLP

Speakers:
Concurrent Session 4B: Scam Remediation – What is Acceptable Loss?
(Repeated from Concurrent Session 1B)

Banks have always been challenged with protecting customer and bank funds against fraud. However, given the ever-increasing changing nature of fraud scams, it is essential to establish a threshold for acceptable loss, based on the various risks. We will discuss what you should be measuring for acceptable loss in scam remediation including reputation and profitability risks. We’ll also discuss how to partner with internal operational risk functions and local law enforcement in enhancing your acceptable loss calculations.

Moderator:

- Ryan Rasske, Senior Vice President, Risk and Compliance Markets, American Bankers Association

Speakers:

- Bob Kadel, Head of Consumer Financial Crime Compliance Risk Management and Control, Goldman Sachs
- Allen Love, Head of Fraud Risk Management and Global Security and Investigations, TD Bank

Concurrent Session 4C: Community Banks and the AI/Machine Learning Conundrum – When to Wait and When to Buy?
(Repeated from 3E)

Just as the title suggests, Community Banks are facing increased pressure from the C-Suite to automate as much of the AML function for cost savings and operational efficiencies. Before you make purchasing decisions, do you have a strong understanding of current
software capabilities? And when do you buy and how much? We’ll give you some guidelines to improve your decision-making in upgrading or even replacing your current systems.

Moderator:

- Lyn Farrell, Regulatory Strategy Advisor, Hummingbird

Speakers:

- Matthew Buskirk, Co-Founder and Co-CEO, Hummingbird RegTech
- David Caruso, Managing Director, Treliant
- Harsh R. Pandya, Social Scientist, Giant Oak, Inc.

**Concurrent Session 4D: Terrorist Financing A Law Enforcement Perspective – What Banks Need to Know**
(Repeated from Concurrent Session 2E)

As quickly as the wind shifts, so do the methods of financing terrorist activities. This session will bring you up to speed on the latest domestic and international terrorist financing typologies and red flags. In addition, we’ll explore trends in domestic terrorism such as home-grown extremism and domestic terrorism as inspired by international terrorism.

Moderator:

- Mia Levine, BSA Officer, TD Bank

Speakers:

- Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup, Inc.
- Don Fort, Chief, Criminal Investigation, Internal Revenue Service
- Steve Fessel, Unit Chief, Terrorist Financing, FBI
Concurrent Session 4E: Insider Fraud – Bribery/Corruption and More
(Repeated from Concurrent Session 3F)

Not only will you hear the latest trends in insider fraud criminal activity, but panelists will share how to protect your institution by updating your current policies and procedures to match the latest insider scams as well as enforcement trends. Finally, we’ll touch on ethics and conduct risk matters such as incentive programs or employees cutting corners.

Moderator/Speaker:

- Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP

Speakers:

- Julio Roman, CERP, CAFP, Executive Vice President, Chief Risk Officer, Lone Star National Bank

Concurrent Session 4F: The Most Common Challenges with and Following an Integration or System Conversion
(Repeated from Concurrent Session 3C)

How can a system migration to a new platform or entity acquisition into your existing ecosystem be effectively managed to minimize risk exposure? This discussion will focus on the possible pitfalls and what to lookout for during these transitional times.

Moderator:

- Sepideh Behram, Principal Vice President and BSA Officer, Burke & Herbert Bank

Speakers:

- Rebecca “Becky” Schauer Robertson, CAMS-Audit, CFE, CAFP, Executive Vice President, Director of AML Compliance, South State Bank
• Timothy White, Vice President, Business Development and Sanctions, AML RightSource

Concurrent Session 4G: PEPS: The Intersection of Domestic and International PEP Screening and Political Corruption
(Repeated from Concurrent Session 3H)

Join our experts as they provide new tips on how to build PEP screening for domestic and international PEPs. Our discussion will include monitoring and reporting for international and domestic corruption red flags, monitoring PEPS and communicating with OFAC with issues.

Moderator/Speaker:

• Marilu Jimenez, President, Financial Intelligence Network & Compliance Advisors

Speakers:

• Douglas A. Leff, Special Agent in Charge, Puerto Rico and U.S. Virgin Islands, Federal Bureau of Investigation, FBI Headquarters
• Richard Weber, Managing Director and Americas Head of Financial Crime Prevention, UBS

4:15pm - 4:30pm  TRAVEL TO NEXT SESSION

FLASH SESSIONS –

Concurrent Series 5

Flash 5A: Foreign Corrupt Practices Act
(Repeated in Flash 6A)

In this fast-paced session, you'll hear about recent FCPA enforcement actions and their impact on your program.

Speaker:

• Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP
Flash 5B: Beneficial Ownership: You Have Questions – We Have Quick Answers
(Repeated in Flash 6B)

We have 45 minutes to answer your questions! At the conference, we’ll collect question cards on Sunday and during the session, speakers will answer your questions by giving you practical recommendations and remedies for beneficial ownership challenges.

Moderator/Speaker:

- Daniel P. Stipano, Partner, Buckley LLP

Flash 5C: Cannabis, Hemp and CBD – A Legislative and Regulatory Update
(Repeated in Flash 6C)

This session is your regulatory and legislative update on the current state of the legal landscape for hemp, CDB oil and marijuana. We’ll provide considerations for updating your bank’s BSA program to identify and manage risk related to the marijuana/ hemp/ CBD industry. Included in this discussion will be updates on the SAFE Act and the Hemp Farming Act.

Speaker:

- Robert G. Rowe (Rob), III, Vice President/Associate Counsel, Regulatory Compliance, American Bankers Association

Flash 5D: Tax Fraud Red Flags
(Repeated in Flash 6D)

Using recent cases as examples, our experts will walk through the trending red flags for tax fraud.

Moderator/Speaker:

- Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker

Speakers:

- Caroline D. Ciraolo, Partner, Kostelanetz & Fink, LLP
• Mark E. Matthews, Member, Caplin & Drysdale

**Flash 5E: Latest Trends in Elder Fraud**  
(Repeated in Flash 6E)

While we have hosted many sessions on Elder Fraud at this conference in the past, we can’t emphasize enough how many new scams continue to evolve as fast as we all age. Join us as we brief you on the very latest scams that are making the rounds that are more sophisticated than ever before. Not only will you be able to assist in front line training, but you will be able to fine-tune your transaction monitoring systems.

Moderator:

• Sam Kunjukunju, Director, Bank Community Engagement, American Bankers Association

Speakers:

• Antoinette T. Bacon (Toni), Associate Deputy Attorney General and National Elder Justice Coordinator, US Department of Justice
• Lauree Peterson-Sakai, Elder Risk Strategy Leader, Wells Fargo Advisors

**Flash 5F: Important Tips in Partnering with Law Enforcement**  
(Repeated in Flash 6F)

All banks of all sizes partner with law enforcement in their communities to catch “the bad guys” but are you doing all you can to maximize these relationships? Bankers will share their practices in partnering with law enforcement to improve efficiencies and effectiveness of AML and Fraud prevention and detection.

Moderator:

• Sepideh Behram, Principal Vice President and BSA Officer, Burke & Herbert Bank
Speakers:

- Stacey Ivie, Detective/Task Force Officer/Special Deputy U.S. Marshal, Alexandria Police Department
- Michael J. Leotta, Partner, WilmerHale
- David Rybicki, CRM, Deputy Assistant Attorney General, Criminal Division, US Department of Justice

**Flash 5G: Sports Betting and Mobile Gaming Impacts to Your AML and Fraud Program: What You Need to Know**
(Repeated in Flash 6G)

Just last year saw the legalization of sports betting and with the growth of mobile gaming, it is important to evaluate their risks as it relates to your AML program. Join us for a fast download of the key AML risks in sports betting and mobile gaming. From FinCEN’s concerns to red flags, these 45 minutes will give you the essentials you need in reviewing your program for potential gaps.

Speakers:

- Elizabeth A. Cronan, Senior Director, Gaming Policy, American Gaming Association
- Dan Kim, Assistant General Counsel, Global Financial Crimes Legal, JPMorgan Chase & Co.

5:15pm - 6:15pm **RECEPTION IN THE MARKETPLACE**

Tuesday, December 10, 2019

7:30 am - 2:15 pm **CONFERENCE REGISTRATION OPEN**

**POWER HOUR BREAKFAST SESSIONS:**

7:30 am - 8:30 am Enjoy a continental breakfast while you listen to key industry experts.

**NOT CLE ACCREDITED** Power Hour Breakfast Session #1

-Sponsored by: KPMG
Power Hour Breakfast Session #2  
-Sponsored by Verafin

Power Hour Breakfast Session #3: Fighting Financial Crime with AI: Beyond Fraud Detection with AI-Powered Intelligent Automation  
-Sponsored by: WorkFusion

Speaker:
- Matt Speare, EVP & CIO, Carter Bank & Trust

8:00 am - 8:30 am
CONTINENTAL BREAKFAST IN THE MARKETPLACE

8:30 am - 8:45 am
TRAVEL TO NEXT SESSION

8:45 am - 10:00am
GENERAL SESSION
Regulatory Regime: Current Regulatory Concerns and Issues for the Future – A Regulatory Roundtable.

This is NOT your annual regulatory update! We’re mixing it up this year by not only providing you with our usual discussion on regulatory hot-buttons, but we’ll also discuss efforts in regulatory reform and innovation.

Moderator:
- Robert G. Rowe (Rob), III, Vice President/Associate Counsel, Regulatory Compliance, American Bankers Association

Speakers:
- Noah Bishoff, Director, Office of Regulatory Policy, FinCEN
- Spencer W. Doak – NBE, Director for BSA/AML Policy, Office of the Comptroller of the Currency,
- Koko Ives, Manager, BSA/AML Compliance Section, Division of Supervision and Regulation, Board of Governors of the Federal Reserve System
- Debra L. Novak, Chief, Anti-Money Laundering Section, Division of Risk Management, Federal Deposit Insurance Corporation
COFFEE BREAK IN THE MARKETPLACE

FLASH SESSIONS – Concurrent Series 6

10:30 am - 11:15 am

Flash 6A: Foreign Corrupt Practices Act
(Repeated from Flash 5A)

In this fast-paced session, you’ll hear about recent FCPA enforcement actions and their impact on your program.

Speaker:

• Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP

Flash 6B: Beneficial Ownership: You Have Questions – We Have Quick Answers
(Repeated from Flash 5B)

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Moderator/Speaker:

• Daniel P. Stipano, Partner, Buckley LLP

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Speaker:
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**Flash 6D: Tax Fraud Red Flags**  
(Repeated from Flash 5D)

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Speakers:

- Elizabeth A. Cronan, Senior Director, Gaming Policy, American Gaming Association
- Dan Kim, Assistant General Counsel, Global Financial Crimes Legal, JPMorgan Chase & Co.
LUNCHEON

The National Security Impacts of Cyber Crime and the Risks to the Financial System

One of the nation’s top experts in national security, Juan Zarate will brief the audience on the national security impacts of cyber-crime and the risks to the financial system. Juan Zarate is chairman and co-founder of the Financial Integrity Network (FIN), the chairman of the Center on Economic and Financial Power (CEFP), and senior national security analyst for NBC News/MSNBC. He also serves as senior adviser at the Center for Strategic and International Studies (CSIS), senior fellow at West Point's Combating Terrorism Center, and was a visiting lecturer in law at the Harvard Law School for eight years. Mr. Zarate served as the deputy assistant to the president and deputy national security adviser for combating terrorism from 2005 to 2009, where he was responsible for developing and implementing the U.S. government’s counterterrorism strategy and policies related to transnational security threats. He was the first ever assistant secretary of the treasury for terrorist financing and financial crimes, where he led the innovative use of the Treasury Department’s national security–related powers.
Featuring:

- Juan C. Zarate, Chairman, Co-founder, Financial Integrity Network (FIN) and Chairman of the Center on Economic and Financial Power (CEFP)

12:45 pm - 1:30 pm

FINAL DESSERT IN THE EXHIBIT HALL

1:30 pm - 2:30 pm

CLOSING GENERAL SESSION

Revolution or Evolution? AI and Financial Crimes

This must-see final session will focus on the myth and reality of AI and its impact to financial crimes prevention and detection. Is AI the panacea for all of our compliance ills or too far away to be impactful short term? Our “power panel” of AI futurists will provide you with a strong sense of how your bank should be addressing this issue now and in the future.

Moderator:
• Ryan Rasske, Senior Vice President, Risk and Compliance Markets, American Bankers Association

Speakers:

• Jo Ann Barefoot, CEO Barefoot Innovation Group, LLC
• Eugene Ludwig, Founder and Chief Executive Officer, Promontory Financial Group, An IBM Company
• Gary M. Shiffman, PhD, Chief Executive Officer, Giant Oak, Inc

Registration & Fees

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Register now

MCLE INFORMATION

The ABA will seek 13 hours of general CLE credit in 60-minute states, and 15.6 hours of CLE credit for this program in 50-minute states. Credit hours are estimated and are subject to each state’s approval and credit rounding rules. Please visit www.americanbar.org/mcle for general information on CLE at the ABA or contact Carol.Rose@americanbar.org

SCHOLARSHIPS: A limited number of scholarships with a 50% discount on $500 registration fees are available for this program. Please contact Carol Rose at Carol.Rose@americanbar.org for details.