

Rising to the Challenge — Staying Ahead of the AML Curve



**2016 BSA Coalition
Anti-Money Laundering
Conference**
June 21 • Richmond, Virginia

WELCOME

Welcome BSA Coalition members and enthusiasts! As we approach our eighth year together, we're reminded of what a unique, special group we are. It's a pleasure to serve as co-sponsors of the BSA Coalition. Most of you are financial institution AML professionals, but we also have law enforcement officials, regulators, auditors and more among us. We admire and encourage your knowledge and dedication to this profession. Please use this time together to get to know and help each other in the fight against money laundering. Don't forget to mark your calendars for our upcoming webinar on September 13. Also, look for an updated BSA Coalition website soon.

Joe Soniat, Vice President and BSA Officer
Union Bank and Trust — BSA Coalition Co-Sponsor

Dan Soto, Chief Compliance Officer
Ally Financial – BSA Coalition Co-Sponsor

AGENDA

8 a.m. – 9 a.m.	Registration and Continental Breakfast
9 a.m. – 9:25 a.m.	Welcome Keith Larkin , Assistant Vice President, Supervision, Regulation and Credit Richmond Fed John Blum , Managing Examiner, Supervision, Regulation and Credit Richmond Fed
9:25 a.m. – 9:30 a.m.	Introduction of Keynote Speaker Dan Soto , Chief Compliance Officer, Ally Financial, Inc.
9:30 a.m. – 10:15 a.m.	Keynote Address John J. Byrne, Esq., CAMS , Executive Vice President Association of Certified Anti-Money Laundering Specialists
10:15 a.m. – 10:30 a.m.	BREAK
10:30 a.m. – 11:30 a.m.	BSA/AML, Fraud and Loans — What should You Be Doing to Make the Connection? Moderator: Chris Noack , Senior Portfolio Analyst, Richmond Fed Anne M. Archer , BSA/AML Officer and Manager, Xenith Bank Jason Chorlins , Director of Regulatory Compliance, Kaufman Rossin Judson Foster , Chief Lending Officer, Old Dominion National Bank
11:30 p.m. – 12:45 p.m.	LUNCH (23rd Floor)

12:45 p.m. – 2 p.m. BSA and OFAC Enforcement — How Law Enforcement Is Integrating Its Approach to Meet Current Threats

Moderator: Laura Colombell Marshall, Partner, Hunton & Williams LLP

John de la Garza, Assistant U.S. Attorney, U.S. Department of Justice

Sheri L. Dunlop, Special Agent in Charge, U.S. Department of the Treasury, FinCEN

Patrick Fallon, Section Chief, Financial Crimes, Federal Bureau of Investigation

Andrea Gacki, Acting Deputy Director, U.S. Department of the Treasury, Office of Foreign Assets Control

2 p.m. – 2:45 p.m. How to Survive a Merger — The AML Perspective

Moderator: Rebecca Schauer Robertson, Senior Vice President – Director of AML Compliance, South State Bank

Debra Eshbaugh, Product Manager, Banker's Toolbox

Dowse B. "Brad" Rustin, Attorney, Nelson Mullins Riley & Scarborough, LLP

2:45 p.m. – 3 p.m. BREAK

3 p.m. – 4:15 p.m. Regulatory Town Hall

Moderator: Elaine Yancey, Managing Examiner, Supervision, Regulation and Credit, Richmond Fed

Judy A. Graham, Program Officer, National Credit Union Administration

Djuana McDaniel-Schmitz, Senior Program Analyst, Federal Deposit Insurance Corporation

Jennifer White, Supervisory Financial Analyst, Board of Governors of the Federal Reserve System

4:15 p.m. – 4 :30 p.m. Closing Remarks

Elaine Yancey, Managing Examiner, Supervision, Regulation and Credit Richmond Fed

Speaker Biographies



Keith Larkin
Assistant Vice President
Federal Reserve Bank of Richmond

Keith has responsibility for a portfolio of bank holding companies that have over \$1 billion in total assets in the Federal Reserve's Fifth District plus the financial institutions with total assets of \$10 billion to \$50 billion. Keith has been a regulator for the OCC and Federal Reserve for more than 30 years. He began his career examining community banks in Texas and Oklahoma when there were numerous bank failures due to energy and real estate problems. He later worked on examination teams in large banking organizations during the 1990's and 2000's and has worked in Washington, DC on two separate occasions. He has a bachelor's degree in business administration from Texas Tech University and a master's in public policy and management from The Ohio State University.



John Blum
Managing Examiner
Federal Reserve Bank of Richmond

John is a managing examiner in the Community and Regional Division of the Richmond Fed's Supervision, Regulation and Credit Department. John supervises a team of examiners, focusing on staff training and development and assisting with overall examination management. Prior to joining the Federal Reserve, John held various positions in several large and community banks focusing on business and commercial banking as a lender and relationship manager. John holds a bachelor's degree in finance from Syracuse University and an MBA, with a concentration in financial services, from Canisus College in Buffalo.

Speaker Biographies



Daniel D. Soto
Chief Compliance Officer
Ally Financial Inc.

Dan is the chief compliance officer for Ally, where he is responsible for Ally's enterprise-wide compliance activities. Before joining Ally, Dan spent two years with Wachovia/Wells Fargo in anti-money laundering and retail banking compliance; was for three years the chief compliance officer for Royal Bank of Canada–Centura; and spent eight years with Bank of America in the global anti-money laundering compliance function. Prior to joining private industry, Dan was in the public sector as a commissioned bank examiner where he spent six years with the FDIC and nearly 10 years with the Federal Reserve Board. Dan is based in Charlotte; was awarded the 2014 Distinguished Service Award from the ABA Compliance Administrative Committee; is a faculty member of the American Bankers Association's National Compliance School; on the editorial advisory board for Banking Exchange; and also on the advisory boards of the Association of Certified Anti-Money Laundering Specialists and the BSA Coalition.

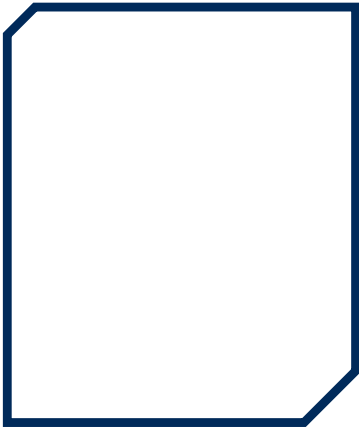


John J. Byrne, Esq., CAMS
Executive Vice President
Association of Certified AML Specialists

John is Executive Vice President of the Association of Certified Anti-Money Laundering Specialists or ACAMS. ACAMS has close to 38,000 members and is a global organization that develops anti-money laundering/sanctions/financial crime detection programs and certifies specialists in financial and non-financial businesses and government agencies.

John is an internationally known regulatory and legislative attorney and has been one of the leading AML voices for 30 years. He has experience in a vast array of financial service issues, with particular expertise in regulatory oversight, policy and governance, anti-money laundering, privacy and terrorist financing. He's written more than 100 articles on AML, asset forfeiture and privacy; represented the banking industry in this area before Congress, state legislatures and international bodies such as the Financial Action Task Force; and appeared on CNN, Good Morning America, the Today Show and many other media outlets.

Speaker Biographies



Chris Noack
Senior Portfolio Analyst
Federal Reserve Bank of Richmond

Chris is a Community and Regional senior portfolio analyst who supervises 10 state member banks and 12 bank holding companies of varying sizes ranging from \$100 million to \$3 billion in assets. A commissioned bank examiner, Chris performed safety & soundness examination field work that included reviews of asset quality, financials, operational risk and BSA/AML until assuming his current responsibilities in 2013. Prior to his career with the Richmond Fed, Chris worked in financial services for Wachovia. Chris earned his bachelor's degree in finance from the Pamplin College of Business at Virginia Tech and is an active board member of the Risk Management Association (Richmond Chapter).



Anne M. Archer
BSA/AML Officer/Manager
Xenith Bank

Anne joined Xenith Bank as the BSA/AML officer and manager in 2015. Prior to joining Xenith, she held various positions in the BSA compliance department with United Bankshares, where she found her passion providing strategic planning and program development guidance across business lines. Anne has a liberal arts degree from West Virginia University and is a certified anti-money laundering specialist.

Speaker Biographies



**Jason Chorlins, CPA,
CFE, CAMS, CITP**
*Director, Risk Advisory Services
Kaufman Rossin*

Jason joined Kaufman Rossin in 2006 and is a member of their Risk Advisory Services consulting practice. He participates in forensic and financial service investigative engagements specializing in money laundering, internal corporate investigations, due diligence and regulatory compliance matters. Jason has participated in several anti-money laundering and Bank Secrecy Act consulting engagements, assisting banks with Know-Your-Customer file remediation, risk assessments, and transaction analysis look-backs. Jason is a certified public accountant in Florida and Missouri, certified fraud examiner, certified anti-money laundering specialist and certified information technology professional. Jason earned bachelor's and master's degrees in accounting and a certificate in information systems from the University of Missouri-Columbia, and was a professor for the accounting program there. He also serves as the president for the Board of Trustees of the FICPA.



Judson G. Foster
*Chief Lending Officer
Old Dominion National Bank*

Judson serves as the chief lending officer at Old Dominion. In this role, Jud has oversight of the bank's lending function including commercial, consumer and residential mortgage programs. Prior to joining Old Dominion, Jud served as senior vice president and commercial banking executive for Union First Market Bank where he managed the commercial lending team in the Central Virginia Region. Jud joined Union First Market through their acquisition of StellarOne, where he served as senior vice president and commercial banking manager. He was responsible for the commercial banking team. Jud began his career with Virginia Financial Group, a predecessor to StellarOne. The focus of Jud's lending career has been working with operating or commercial and industrial companies for their working capital, equipment and real estate lending needs. Jud is a graduate of James Madison University and holds a bachelor's of business administration with a concentration in finance.

Speaker Biographies



Laura Colombell Marshall

Partner

Hunton & Williams, LLP

Laura is a partner at the law firm of Hunton & Williams where her practice focuses on financial crime, money laundering, the Bank Secrecy Act and violations under the civil and criminal False Claims Act. Prior to joining Hunton & Williams, Laura was a senior member of the U.S. Attorney's Office for the Eastern District of Virginia and served as an assistant U.S. attorney for 15 years. She led multiple successful task force initiatives and served as the lead prosecutor for a BSA compliance task force targeting money laundering. Upon leaving the US Attorney's Office in 2013, Laura received a Director's Award from the United States Secret Service for her prosecution of financial crime cases, and more recently was profiled in Global Investigations Review in their annual "100 Women in Investigations" survey. Laura currently serves as a vice-chair for the American Bar Association, Women in White Collar Subcommittee and the co-executive chair for the ACAMS Richmond Chapter.



John de la Garza

Assistant United States Attorney

Department of Justice

John has been an assistant U.S. attorney in the Northern District of Texas since 2003, primarily focusing on asset forfeiture and money laundering matters. John is currently serving a temporary assignment in Washington, D.C. as the asset forfeiture and anti-money laundering program coordinator for the Office of Legal and Victim Programs in the Executive Office for United States Attorneys. John has been a frequent panelist and instructor on asset forfeiture and money laundering topics at the National Advocacy Center in Columbia, South Carolina. Before joining the federal government, John worked as an assistant criminal district attorney in Dallas County, Texas for seven years, practicing in the criminal and civil sections. John's undergraduate and law degrees are from the University of Texas.

Speaker Biographies



Sheri L. Dunlop
Special Agent in Charge
Enforcement Division,
Office of Special Investigations
U.S. Department of the Treasury,
Financial Crimes Enforcement Network

Sheri is a special agent in charge with the U.S. Department of the Treasury, Financial Crimes Enforcement Network. She currently supervises a staff of criminal investigators responsible for investigating potential violations of the Bank Secrecy Act, updating legislation, providing criminal investigatory expertise and support to FinCEN components, working with outside law enforcement agencies and prosecutors in support of criminal investigations, and testifying as FinCEN's Custodian of Record in criminal and civil trials nationwide. Prior to this she supported law enforcement, intelligence and policy representatives through specialized analysis of BSA and other records associated with financial crimes, terrorist financing and money laundering. Prior to FinCEN, Sheri was a special agent with the U.S. Secret Service for 18 years.



Patrick F. Fallon, Jr.
Section Chief
Financial Crimes Section,
Criminal Investigative Division
Federal Bureau of Investigation

Patrick currently oversees the economic crimes, financial institution fraud, health care fraud, intellectual property/cyber enabled crimes and forensic accountant programs for the FBI. He began his career as a special agent in 1992, investigating public corruption and white collar crime. In 1997, Patrick transferred to the Washington Field Office where he was also the crisis negotiation coordinator for that office. In that role, Patrick's assignments included travel to Ecuador and Israel to assist in freeing American citizens held captive. In 2008, he was promoted to supervisory special agent in the Inspection Division, and also was selected to serve as the acting chief of the audit unit of the Inspection Division. In 2010 he became the supervisory special agent of WFO's Criminal/Cyber HUMINT squad. Patrick was promoted to ASAC Pittsburgh in 2013, responsible for Intelligence, Strategy and Administration, and assumed responsibility for Pittsburgh's Criminal and Cyber branch in 2014. Prior to his appointment to the FBI, Patrick, a CPA, worked for Coopers & Lybrand.

Speaker Biographies



Andrea Gacki
Acting Deputy Director
U.S. Department of the Treasury
Office of Foreign Assets Control

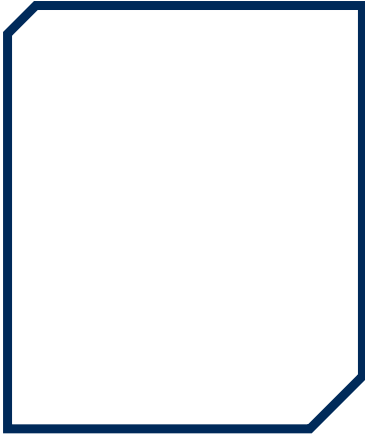
Andrea is the acting deputy director as well as the associate director for Compliance and Enforcement at the Office of Foreign Assets Control of the U.S. Department of the Treasury. Previously, Andrea served as OFAC's assistant director for licensing and as the senior sanctions advisor for program policy and implementation. Prior to OFAC, Andrea was a trial attorney in the Federal Programs Branch of the Civil Division of the U.S. Department of Justice, where she represented OFAC by defending against designation challenges brought by the Al-Haramain Islamic Foundation and the Islamic American Relief Agency, and where she served as a senior member of the Justice Department's Terrorist Designation Team. Before joining the Justice Department, Andrea was an associate at the law firm of Hogan & Hartson LLP (now Hogan Lovells LLP), and she clerked for the Honorable Avern Cohn on the U.S. District Court for the Eastern District of Michigan. She is a graduate of the University of Michigan Law School and the University of Michigan-Ann Arbor.



Rebecca Schauer Robertson
Sr. Vice President, Dir. of AML Compliance
South State Bank

Becky is senior vice president and director of AML compliance for South State Bank, a subsidiary of South State Corporation. Becky is responsible for ensuring the bank's compliance with all facets of BSA, USA PATRIOT Act, and OFAC. She also directs the bank's fraud department. Becky's experience includes management within the financial sector, consumer-commercial loan processing and regulatory reporting. She has been as a panelist and speaker on BSA for a number of law enforcement and risk-audit groups. She currently serves on the ABA Financial Crimes Advisory Board and boards of Crimestoppers of the Midlands, SC and the ACAMS Carolinas Chapter and is a member of the Association of Certified Fraud Examiners. Becky earned a bachelor's degree in business administration from Milligan College and was honored in 2012 with the Professional Excellence Award from her alma mater. She holds the advanced designation of Certified Anti-Money Laundering-Audit Specialist, and designations of Certified AML and Fraud Professional, and Certified Fraud Examiner.

Speaker Biographies



Debra Eshbaugh
Product Manager
Banker's Toolbox

Debra came to Banker's Toolbox with 30 years' experience in the financial institution industry. She worked extensively with retail banking and lending before moving to bank operations. There she managed several areas including deposit processing, proof, ATM/cards, retail and commercial cash vaults and armored transport. She joined the Banker's Toolbox product department in 2010 and became CAMS certified in 2014. As the product manager over the BSA/AML suite of products, she's responsible for managing new product development and ensuring compliance with regulatory requirements.



Dowse B. "Brad" Rustin IV
Attorney
Nelson Mullins Riley & Scarborough, LLP

Brad is a partner of Nelson Mullins Riley & Scarborough LLP who practices in Greenville, South Carolina. His career began as a litigator focusing on consumer financial services litigation and defense of regulatory claims against chartered and non-chartered financial institutions, finance entities and money services business. In the wake of the fiscal crisis, he began working with financial institutions, money transmitters, non-traditional lenders, check cashers and mortgage brokers on regulatory compliance issues. He now spends most of his time counseling financial institutions in regulatory matters, including strategic agreements, product development and operational compliance. Brad regularly works with clients on issues relating to state and federal consumer protection laws, fraud monitoring, anti-money laundering and BSA compliance, state and federal regulation of money transmission, stored value strategies, ACH compliance and traditional and non-traditional lending. Along with the firm's technology group, Brad regularly works with FinTech companies on state and federal regulatory compliance as well as data integrity and E-Sign Act compliance.

Speaker Biographies



Elaine Rudolph Yancey, MBA, CAMS
Managing Examiner
Federal Reserve Bank of Richmond

Elaine is a managing examiner of the Legal Risk Unit in the division of Supervision, Regulation and Credit at the Richmond Fed. In this capacity, she and her team work with Bank Secrecy Act/Anti-Money Laundering and OFAC legislation, bank fraud, and fiduciary/trust issues. She is the regulatory advisor to the BSA Coalition. She also serves on the board of the Richmond Chapter of the Association of Certified Anti-Money Laundering Specialists, is a certified anti-money laundering specialist and is a recent graduate of the local FBI Citizens Academy. Elaine has a bachelor's degree from Furman University and earned her MBA from Virginia Commonwealth University.



Judy A. Graham
Program Officer
National Credit Union Administration

Judy began her career with the National Credit Union Administration as an examiner in Erie, PA in 1998. She is currently a program officer in the Office of Examination and Insurance, concentrating on Bank Secrecy Act/Anti-Money Laundering issues and other areas of compliance. She serves as the NCUA representative on numerous Federal Financial Institutions Examination Council BSA committees, and works closely with the Financial Crimes Enforcement Network on issues relating to credit union compliance with the BSA.

Speaker Biographies



Djuana R. McDaniel-Schmitz
Senior Program Analyst
Division of Risk Management Supervision
Federal Deposit Insurance Corporation

Djuana began her career with the Federal Deposit Insurance Corporation in 1998 as an assistant bank examiner in the Detroit field office. In 2007, she was selected as the special activities case manager in the New York regional office, coordinating all regional activities regarding BSA and AML regulations. Currently in her capacity as a senior program analyst in the AML Section in Washington, DC, Djuana assists in planning, coordinating and evaluating special projects. She is also involved in operational processes, policy formation and review of emerging issues affecting BSA/AML nationwide. Djuana is a certified anti-money laundering specialist and has a bachelor's of business administration in finance from Davenport University.



Jennifer White
Supervisory Financial Analyst
Board of Governors of the
Federal Reserve System

Jennifer is a supervisory financial analyst in the BSA/AML Section of the Board of Governors of the Federal Reserve System in Washington, DC. She participates in the Federal Reserve's policy, guidance, and initiatives related to the BSA and Office of Foreign Assets Control. Jennifer works with Reserve Banks and Board staff in developing supervisory strategies to address complex BSA/AML and OFAC issues and has participated on various interagency projects such as revisions to the BSA/AML Examination Manual and the AML Task Force. Prior to joining the Board, Jennifer worked at FinCEN in the Regulatory Policy and Programs Division, assisting with policy initiatives and facilitating processes involved with the Bank Secrecy Act Advisory Group and its 10 subcommittees. Prior to FinCEN, she worked as a compliance assistant at a small Maryland savings bank. Jennifer has a master's in financial crime and compliance management from Utica College and a bachelor's of science from Davis & Elkins College.

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