

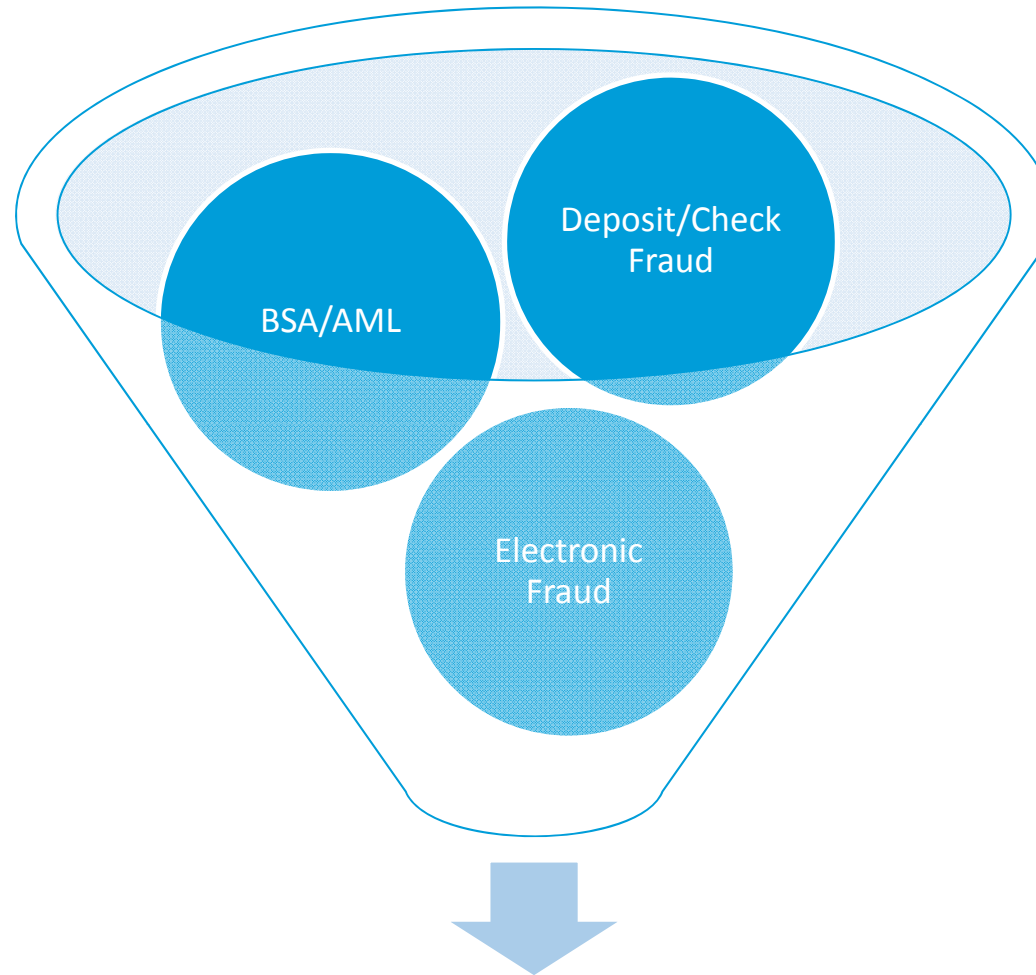


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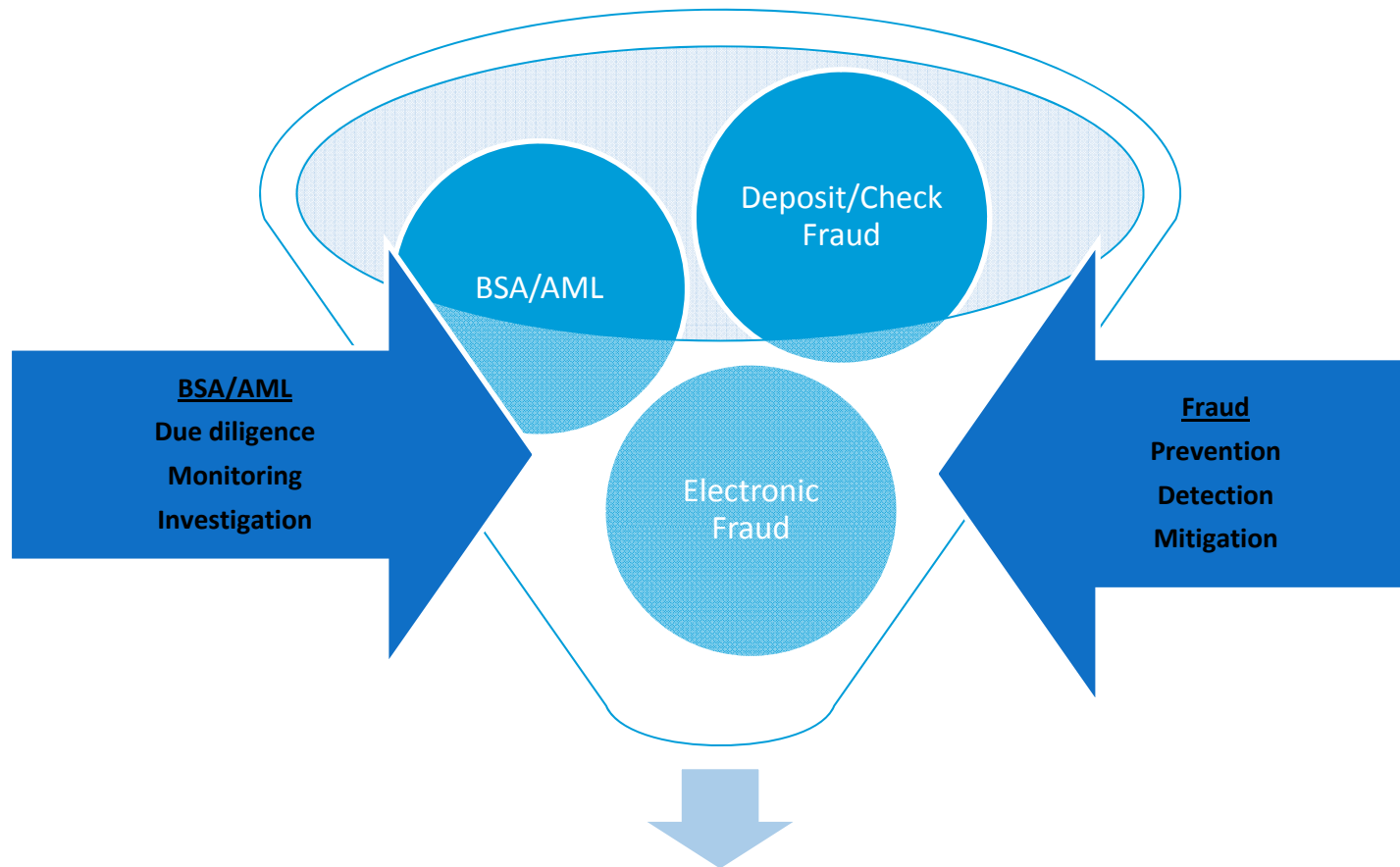


Leaders Bank

- Founded in 2000
- \$660 million assets
- 70 FTE
- 2 branches
- Commercial bank focused on privately held businesses



Financial Intelligence Unit



Financial Intelligence Unit



“It is important to appreciate that the information your institution collects to comply with your anti-money laundering program requirements in many ways mirrors the information you would gather in any event for anti-fraud purposes. Therefore, the resources being spent on fraud detection and prevention within your institution can often be harnessed for anti-money laundering (AML) purposes, and vice versa. *I want to emphasize that financial institutions can benefit by leveraging their fraud resources with their AML efforts and starting to take advantage of the significant efficiencies that I see being available through this leverage.*”

JAMES H. FREIS, JR., DIRECTOR, FINANCIAL CRIMES ENFORCEMENT NETWORK, FLORIDA BANKERS ASSOCIATION TOWN HALL MEETING, TAMPA, FLORIDA, SEPTEMBER 23, 2008



Integrated Financial Intelligence Unit

- **Natural succession of BSA/AML program**
- **Redundancies between BSA/AML and anti-fraud program**
- **Need to leverage BSA/AML compliance responsibilities with \$ spent**



Benefits of Global Process

- **Enhanced BSA/AML and anti-fraud programs**
- **Leverage limited resources**
- **Reduction in fraud losses**
- **Integrate redundant systems & leverage data**
- **Central point of contact**
- **Consistent case investigation and management**
- **Enhanced reporting for board and enterprise risk management committee**



Challenges of Centralization

- **Work in process**
- **Complex skill-set required**
- **Lack of affordable technology and automation which integrates all elements**