

2026 BSA ESSENTIALS

APRIL 8 & 9 /OKC HARRIS EVENT CENTER

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by 4/1/26: \$575
Regular fee after 4/1/26: \$600
Non-members: \$1200

The fee includes instruction, materials, breaks and lunch.

Cancellation requests must be made in writing and be received by 4/1/2026 to receive a full refund.

No refunds will be given on requests received after 4/1/2026; however, substitutions may be made.

BANK/CO. _____

PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____

TITLE _____

EMAIL _____

NAME _____

TITLE _____

EMAIL _____

NAME _____

TITLE _____

EMAIL _____

PAY BY CREDIT CARD:

For security reasons, please e-mail your registration form and credit card information to:

secure e-mail: secure@oba.com

BILL TO VISA MASTERCARD AMEX
 DISCOVER

CARDHOLDER NAME _____

CARD # _____

EXPIRATION DATE _____ CVC# _____

SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association
P.O. Box 960173
Oklahoma City, OK 73196-0173

SCHEDULE

8:30 a.m.Registration

Day 1 9:00 a.m. to 3:30 p.m.Program

Day 2 9:00 a.m. to 3:30 p.m.Program

Lunch...12:00 p.m. to 12:30 p.m. both days

LOCATION

Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405-424-5252

ACCOMMODATIONS

Oklahoma City
Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700 Option 0
Ask for rate of \$124
Free breakfast, Self parking \$23/day.

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of \$154
Made to order breakfast, Self parking \$22/
day

* Hotel Rates are Subject to Change*

QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janis@oba.com

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.

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HARRIS EVENT CENTER/OBA



*13.25 CRCM CREDITS



COURSE OVERVIEW

Are you ready to master the essentials of BSA compliance and gain practical tools to protect your institution? This two-day program provides the foundation for building and maintaining a strong, risk-based BSA/AML program — connecting the regulatory framework with real-world application. The financial industry plays a vital role in protecting the integrity of the financial system by preventing money laundering, terrorist financing, and other illicit activities. Compliance with the Bank Secrecy Act (BSA) is more than just a regulatory requirement; it's a critical responsibility for maintaining the safety and soundness of your institution. Designed specifically for BSA Officers, compliance professionals, and team members, this comprehensive training will help you move beyond “checking the box.” You'll explore not just what the law requires, but why it matters — and how to apply those principles effectively in your daily operations. Through interactive discussions, hands-on exercises, and real-world examples using resources such as the FFIEC BSA/AML Examination Manual and 31 CFR Chapter X, this program will equip you with the tools and confidence to enhance your compliance program. Each attendee will receive a Training Program Manual and a Resource Toolkit Manual, packed with templates, examples, and checklists that can be implemented immediately within their institution.

WHO SHOULD ATTEND

This training is ideal for newly appointed BSA Officers, BSA team members, and compliance professionals seeking a refresher on the fundamentals. It's also beneficial for analysts and other staff involved in the bank's compliance program who want to deepen their understanding of BSA/AML obligations.

REGISTRATION

To qualify for the early bird fee of \$575, you must register by 4/1/26. The fee after 4/1/26 is \$600. Non-member fee is \$1200. The fee is per person; instruction, materials, lunch are provided.

TOPICS

- History of Money Laundering and the Bank Secrecy Act
- The Role of Today's BSA Officer and Team
- Maximizing BSA Tools and Resources
- Understanding FinCEN and the Shift to Joint Agency Oversight
- Common BSA/AML Violations and How to Minimize Risk
- Conducting Effective BSA/AML Risk Assessments (Beyond Appendix J)
- Building a Strong BSA/AML Compliance Program
 - Internal Controls
 - Independent Testing
 - Training
 - The BSA Compliance Officer Role
- Customer Identification Program (CIP) Essentials
- Recognizing and Responding to Red Flags
- Customer Due Diligence and Beneficial Ownership
- Reporting and Recordkeeping: Best Practices and Common Challenges
 - Currency Transaction Reporting (CTR)
 - CTR Exemptions
 - Monetary Instrument Logs (MIL)
 - Funds Transfers
- Suspicious Activity Reporting (SAR)
- Office of Foreign Assets Control (OFAC) Compliance
- Hot Topics and Emerging Trends in BSA/AML and Fraud Prevention
- Record Retention Requirements
- And much more...

SPEAKER

Facilitator: Kristin Harville, JM, CRCM, CAFP, CFCI, CBAP
 Kristin is the Senior Vice President and Chief Operations Officer at Performance Solutions, Inc., where she is dedicated to helping financial institutions build strong, sustainable compliance cultures that go beyond simply “checking the box.” A seasoned compliance professional with an extensive background as a banker, examiner, and consultant, Kristin brings a real-world perspective that connects regulatory requirements to everyday operations. She believes that true compliance begins with understanding the “why” behind each regulation — connecting purpose to practice. Empowering professionals to see compliance not as a burden, but as a tool for strengthening organizational integrity and performance. Before joining Performance Solutions, Inc. (PSI), Kristin led the compliance team for a \$2.7 billion financial institution, overseeing key areas including BSA, Compliance Management Systems, Internal Audit, Technology Implementation, and Enterprise Risk Management. Her leadership focused on aligning compliance strategy with operational success and business growth. Kristin holds a Juris Master's Degree in Law with a concentration in Financial Regulation, along with multiple professional certifications, including:

- Certified Regulatory Vendor Program Manager
- Certified AML and Fraud Professional (CAFP)
- Certified Regulatory Compliance Manager (CRCM)
- Certified Bank Secrecy Act Professional
- Banking Certificate – Barret School of Banking

Known for her engaging and approachable teaching style, Kristin makes compliance relatable and relevant, helping professionals understand not just what to do, but why it matters.

*** 13.25 CRCM Credits**