2026 ADVANCED BSA/AML

☐ October 21-Tulsa Marriott Southern Hills

☐ October 22-Harris Event Center/OBA

CHECK WHICH DAY YOU ARE ATTENDING.

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

Earlybird fee by 10/7/26: $290

Regular fee after 10/7/26: $300

Non-members: $600

The fee includes instruction, materials, breaks and lunch. Cancellation requests must be made in writing and be received by 10/7/26 to receive a full refund. A 50-percent refund will be given on all cancellations received by 10/14/25. No refunds will be given on requests received after 10/21/26; however, substitutions may be made

BANK/CO. ____________________________________

PHONE ______________________________________

FAX ____

P.O. BOX ___________CITY ______________________

ZIP ___________________

NAME _______________________________________

TITLE ______________________________________

EMAIL ______________________________________

CELL PHONE _________________________________

NAME _______________________________________

TITLE ______________________________________

EMAIL ______________________________________

CELL PHONE _________________________________

PAY BY CREDIT CARD:

For security reasons, please email registration form and credit card information ONLY to the OBA's secure email:

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

9 a.m. to 3:30 p.m. .... Program

LOCATION

October 21 — Tulsa Marriott Southern Hills
1902 E. 71st, Tulsa
918/493-7000

October 22 — Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405/424-5252

ACCOMMODATIONS

Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700
When prompted use option 0 to get the 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 and availibility.

Tulsa
Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000

Ask for the OBA corporate rate of $159-$189.

QUESTIONS?

Call Niki, 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.

OKLAHOMA BANKERS ASSOCIATION

2026 Advanced BSA/AML

OCTOBER 21 | TULSA

SOUTHERN HILLS MARRIOTT

OCTOBER 22 | OKC

HARRIS EVENT CENTER/OBA

Approved for 7.25 CRCM Credit

TULSA

OKC

Advanced BSA/AML

OCT 21 • TULSA/ OCT 22 •OKC

COURSE DESCRIPTION

BSA/AML is changing. So is financial crime.

Today's community-bank BSA professional is dealing with far more than traditional money laundering. Check fraud, money mules, elder financial exploitation, faster payments, sophisticated scams, cyber-enabled crime, and rapidly moving criminal proceeds increasingly intersect with the bank's BSA/AML responsibilities.

Advanced BSA/AML brings those two worlds together.

This practical, focused one-day program examines what is changing, what today's banks are actually seeing, and what BSA/AML professionals should be doing now. Through current regulatory developments, real-world examples, and practical decision-making exercises, attendees will explore today's most significant AML and financial-crime challenges—and leave with ideas they can take directly back to their institutions.

WHO SHOULD ATTEND

This program is designed for BSA/AML officers, compliance professionals, fraud specialists, auditors, risk managers, and others responsible for BSA/AML, sanctions, fraud, or financial-crime prevention. It is ideal for professionals who already understand BSA/AML fundamentals and want to strengthen their ability to identify emerging risks, investigate suspicious activity, make defensible decisions, and translate changing regulatoryexpectations into practical action. Note: Newer to BSA/AML? The BSA Fundamentals Workshop is recommended before attending this advanced program. (April 22 & 23, 2027)

REGISTRATION

To qualify for the early bird fee of $290, you must register by October 7, 2026. The fee after October 7, 2026 is $300. Non-member fee is $600. The fee is per person; instruction, materials, lunch, and breaks are provided.

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TOPICS

THE AML/CFT STATE OF THE UNION
What Changed—and What Matters to Your Bank
What's new? What's proposed? What's actually effective? We'll sort through recent FinCEN developments, AML/CFT modernization efforts, examination changes, regulatory guidance, enforcement lessons, and emerging illicit-finance risks—with an emphasis on what community banks need to know, evaluate, document, or change.

We'll separate the regulatory noise from what matters to your bank.

BEHIND THE TRANSACTIONS
Money Mules, Funnel Accounts & Today's Financial Crime
The fraud may begin outside your bank—but eventually, the money has to move. We'll follow the money behind today's schemes.

- What does the activity look like at the account level?
- What should trigger additional investigation?
- Is the customer a victim, a money mule, complicit—or being coached?
- When does fraud become a BSA/AML issue?
- What should the bank do next?

Don't just identify the crime. Follow the money.

THE CUSTOMER MAY BE THE VICTIM
Scams, Elder Financial Exploitation & Customers Being Used by Criminals
Not every suspicious transaction begins with a criminal customer. Older customers, scam victims, vulnerable adults, and otherwise legitimate customers may be manipulated into withdrawing cash, purchasing monetary instruments, moving funds through P2P services, or sending money to criminals.

What do you do when the customer insists, "It's my money"?

BSA & THE FRONT LINE
Turning Tellers and CSRs into Your First Line of Defense
Your frontline employees often see warning signs before anyone else. The challenge is helping them recognize what matters, ask appropriate questions, listen to the answers, and know when to escalate.

SEE IT. ASK. LISTEN. ESCALATE. DOCUMENT.

BUILDING A DEFENSIBLE BSA/AML RISK ASSESSMENT
Risk-based Doesn't Mean Risk-Free
A risk assessment should describe your bank's risk—not simply satisfy a template. We'll examine practical ways to identify, assess, and document risks presented by customers, products, services, transaction activity, delivery channels, and geographic footprint.

- New products or services
- Significant changes in customer base
- New payment channels or technologies
- Geographic expansion, and more!

Are you managing the bank's actual risk—or maintaining a document because you've always maintained it?

DECIDE. DOCUMENT. DEFEND.
A Practical Approach to SAR Decision-Making
SAR decisions are rarely as simple as "file" or "don't file."

- What information is relevant to the investigation?
- When have you investigated enough?
- What makes a SAR narrative useful?
- How should you document a decision not to file?
- When does continuing activity change the analysis?
- Can another reviewer understand how you reached your conclusion?

A defensible SAR process is not just about the decision. It's about how you got there.

SPEAKER

Kristin Harville, Senior Vice President & Chief Operations Officer, Performance Solutions, Inc.

Kristin is a seasoned compliance leader with extensive experience as a banker, examiner, and consultant. Her practical, real-world approach helps financial institutions translate complex regulatory requirements into strategies that work in the day-to-day environment of a community bank. Before joining Performance Solutions, Inc., Kristin led the compliance function for a $2.7 billion financial institution, with responsibilities spanning BSA/AML, Compliance Management Systems, Internal Audit, Technology Implementation, and Enterprise Risk Management. Kristin holds a Juris Master's Degree in Law with a concentration in Financial Regulation and several professional certifications:

- Certified Regulatory Vendor Program Manager
- Certified AML and Fraud Professional (CAFP)
- Certified Regulatory Compliance Manager (CRCM)
- Certified Bank Secrecy Act Professional