



BSA Essentials

August 12, 2025

Registration starts: 8:15am

Business Session: 8:30am- 3:00pm

Lunch on your own: 11:30-12:30pm

Location: Double Tree by Hilton

Birmingham Perimeter Park, 8 Perimeter Park South

Birmingham, AL 35243

Member Rate: \$395

Non-Member Rate: \$595

Bank Secrecy, Money Laundering, Terrorist Financing are consistent topics of conversation these days, particularly as illicit actors develop new ways to infiltrate the financial system with ill-gotten funds. BSA compliance is not just about properly completing regulatory reports; it is about being aware of the emerging trends that face the banking industry.

ABA's **BSA Essentials** program is dedicated to acclimating new bankers and new-to-BSA responsibilities while providing a refresh back-to-basics for seasoned staff to the essentials of BSA/AML Program compliance. In addition, we highlight emerging risks bankers are facing today and potentially in the future.

Why attend

- Statutory requirements require bank employees to have ongoing BSA/AML training from essentials to emerging risks
- Learn or refresh BSA/AML program requirements
- Learn BSA/AML emerging risks – What's the latest drawn from auditors, examiners, and consent orders

Here is just a sample of what we will discuss during the **BSA Essentials** seminar:

- The 5 Pillars: Essentials, nuances and heightened scrutiny
 - The 6th Pillar is on its way!
- OFAC: A critical function
- Currency transaction reporting (CTR) essentials
- Suspicious activity reporting (SAR): When in doubt reach out
- Record retention
- Information sharing: The benefits of participating
- Emerging Risks
 - Corporate Transparency Act (CTA) / Beneficial Ownership Information
 - No rest for our elders: Elder financial exploitation red flag and monitoring reminders
 - Artificial Intelligence (AI) and Machine Learning
 - Other hot topics emerging at time of program

Who should attend

- The program is designed for those new to BSA/AML as well as seasoned BSA/AML officers and assistants, operational and front-line staff, auditors, and management as all play a role in managing BSA/AML risk to the institution.

- Examiners and third-party consultants, auditors, and related companies

Background

With nearly 30-years of experience in the financial services industry, Leah's in-depth compliance knowledge spans Lending, Deposits, BSA/AML and Compliance Risk Management. Her diverse skills, from software programmer to legal counsel to compliance advisor make Leah a results-oriented and strategic compliance professional.

Nationally recognized for her pragmatic compliance advice and her engaging approach, Leah provides management and staff valuable insight to effectively understand, identify, manage, and mitigate compliance risk.

Throughout her career, banks, credit unions, FinTechs, and federal and state associations have engaged her for compliance advice and training at all levels: front line, compliance, audit, board and management, and state and federal examiners.

As a faculty member of the Southwest Graduate School of Banking at Southern Methodist University in Dallas (SWGSB) for the past ten years, she teaches Compliance Risk Management, Commercial Lending, and BSA/AML and Compliance for new community bank directors.

Professional Experience

Leah has served as the Chief Compliance Officer for a \$4 billion community bank, a start-up mortgage company, and for a large banking software compliance division. In addition, she was in-house counsel and worked for several leading banking software firms. In addition to participating in loan, deposit, and BSA/AML review and audit services, Leah has advised thousands of financial institutions on day-to-day BSA/AML and compliance matters, consent order remediation and management responses to examiner concerns.



For more information, contact Elizabeth Bailey, vice president of professional development at (251) 510-3593 or email ebailey@alabama.bank

For information on important policies please visit our website at <https://www.alabama.bank/policies>