

# Managing & Monitoring High-Risk Accounts

DISTANCE LEARNING

Wednesday, October 20, 2010 • 3:00 pm – 4:30 pm Eastern

The requirements of the Bank Secrecy Act make identifying, managing, and monitoring high-risk consumers PRIORITY ONE. You may have accounts identified as high risk based on their profile, that are not risky at all. Others become high risk due to their activity. How do we determine a consumer's risk category and then manage and move that level up or down? How can we identify the owners of business accounts with multiple tiers? Who has the final say on whether we open foreign accounts? There is a great deal to consider when formulating a flexible, meaningful program to protect your credit union from money laundering and other types of financial crimes. Learn all this and more with this informative webinar.

## HIGHLIGHTS

- How to identify high-risk consumers
- Using geography, products, services, and industry codes
- When does an ordinary member move to a "red" file?
- When does a potentially high-risk consumer move down to a "yellow" file?
- How do you monitor, manage, and change risk ratings on an on-going basis?
- For small credit unions, how do you track members manually? For larger credit unions, what are your resources?
- Working closer with the security officer, law enforcement, etc.
- Filing a SAR, repeated SAR filing, and account closing dos and don'ts
- Practical tips for determining who owns the business or multi-tiered business accounts
- Foreign companies and paperwork

## ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.

Deborah Crawford is the President of gettechnical inc., a Baton Rouge-based firm, specializing in the education of financial institutions across the nation. Her 20+ years of experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees.

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**For more info...** call us at 800-572-7359 or 423-899-2425 x 119 or 138 FAX: 423-899-8726 MAIL: P.O. Box 21550, Chattanooga, TN 37424

## Sign Us Up!

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October 20, 2010

Credit Union \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person \_\_\_\_\_

Format Ordered \_\_\_\_\_

Email Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

**Distance Learning**



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