



2009 ANNUAL MEETING & EXAMINER'S SCHOOL

STOWE, VERMONT

MONDAY, AUGUST 31, 2009

1:30 – 5:00 p.m. Board of Directors Meeting

TUESDAY, SEPTEMBER 1, 2009

8:00 a.m. Registration opens, Continental Breakfast for School Attendees

9:00 a.m. – Noon **Examiners' School***

FinCEN/IRS BSA Manual Training including:

- Overview of the MSB Examination Manual and Regulatory Requirements for MSBs
- MSB Risk Assessment (What is it and How is it done as part of the AML program)
- Risk Assessment with a Risk Assessment Exercise
- Risk Based Exam Approach/Preplanning & Risk Assessment Case Exercise
Julie Vanderslice, Compliance Project Officer, FinCEN – Office of Compliance
Sandra Stolt, IRS SB/SE BSA Program Manager, Policy IRS
John Bishop, Senior Administrator, Ohio Division of Financial Institutions

Noon – 1:00 p.m. Lunch (included for School attendees)

1:00 – 2:30 p.m. FinCEN/IRS BSA Manual Training, continues

2:30 – 3:00 p.m. Break

3:00 – 4:30 p.m. Conducting and Using Risk Assessments Effectively
Jorge Guerrero, Esq., CAMS, President, Optima Compliance & Consulting, Inc.

* CAMS certification pending

6:00 – 7:00 p.m. **Regulators Only Reception**
(included in fee for MTRA regulators)

WEDNESDAY, SEPTEMBER 2, 2009

7:30 a.m. Registration

7:30 – 8:30 a.m. Breakfast (included in registration fee)

8:30 – 9:00 a.m. **MTRA BUSINESS MEETING** (*Member States Only*)
Roll Call of Member States
Reading/Adoption of the Minutes from Jackson, WY
Treasurer's Report/Audit Results
New Business

Committee Reports
Examinations Committee
Education Committee
Plans for Upcoming Schools
Election of Board of Directors
Nominating Committee
Nominations from the Floor
Casting of Votes
Open Discussion and Questions

Adjournment to Roundtables

9:00 a.m. – Noon **ROUNDTABLE DISCUSSIONS AND PRESENTATIONS** (*Member States Only*)
MTRA members, if you have a topic you would like discussed, please email Susan at sshermer@shermer-assoc.com with your suggestions.

9:00 a.m. – Noon **INDUSTRY ONLY MEETING**
Facilitators:
Paul Dwyer, CEO, Viamericas Corp.
Ron Schwartzman, Chief Operating Officer and General Counsel, UniTeller Financial Services, Inc.
Don Temple, Director Forensic Services, KPMG LLP
Topics:
The BSA/AML Exam Manual - the Regulators View
What MSBs should do to Prepare for the Exam
Julie Vanderslice, Compliance Project Officer, FinCEN – Office of Compliance
Sandra Stolt, IRS SB/SE BSA Program Manager, Policy IRS
Legislative Update
Ezra Levine, Esq., Partner, Howrey
Law Enforcement Panel - Partnering with Law Enforcement
Why would law enforcement considering placing an MSB under investigation
How law enforcement initiates an investigation
Risk Ranking your agents

10:30 – 10:45 a.m. Morning Break

Noon – 1:30 p.m. Lunch on your own

1:30 – 1:40 p.m. Welcome to Vermont
Paulette J. Thabault, Commissioner, Vermont Department of Banking, Insurance, Securities & Health Care Administration

1:40 – 2:15 p.m. Keynote Address
Jamal El-Hindi, Associate Director, Regulatory Policy and Programs Division, FinCEN

2:15 – 3:15 p.m. Into the Future: Advanced Risk Assessment, Reporting and Regulatory Perspectives
Don Temple, Director Forensic Services, KPMG
Peter Ziverts, CAMS, Vice President, Regulatory Outreach & North America, The Western Union Company

3:15 – 3:45 p.m. Afternoon Break

3:45 – 5:15 p.m. Preparing for Bank Due Diligence Reviews
Sandra Stevenson, CAMS, AMLP, Managing Director, Ascella Compliance

5:30 – 6:30 p.m. Opening Reception – All Attendees (included in registration fee)

THURSDAY, SEPTEMBER 3, 2009

- 7:30 – 8:30 a.m. Breakfast (included in registration fee)
- 8:30 – 9:30 a.m. Unlocking Credit Markets and Evaluating Risk: Solving Today's Problems and Safeguarding the Future
Frederick S. Breimyer, New England Regional Economist, FDIC
- 9:30 – 10:30 a.m. The Impact of Cross Cultural Differences
Salvador Apud, Senior Partner, ITIM America
- 10:30 – 11:00 a.m. Morning Break
- 11:00 a.m. Noon E-money regulation in Europe and UK – An International Perspective
Dr. Nikolai Riesenkauff, Co-CEO, Moneybookers.com
- 12:15 – 1:30 p.m. Luncheon (included in registration fee)
Federal Legislative Update
Joseph A. Smith, Jr., North Carolina Commissioner of Banks, Chairman, Conference of State Bank Supervisors
- 1:45 – 2:45 p.m. Enforcement
Chuck Rosenberg, Partner, Washington, D.C., Northern Virginia, Hogan & Hartson LLP
- 2:45 – 3:45 p.m. The Safety and Soundness Component of Supervision and Examination of Money Transmitters
Nick Kyrus, Deputy Commissioner, VA Bureau of Financial Institutions
John Bishop, Senior Administrator, Ohio Division of Financial Institutions
Alex Ketter, CAMS, MSB Examinations Supervisor, Washington State Department of Financial Institutions
- 3:45 – 4:15 p.m. Afternoon Break
- 4:15 – 5:15 p.m. Managing Authorized Delegate Credit Risk: Industry and Regulatory Perspectives
Paul Dwyer, CEO, Viamericas Corporation

FRIDAY, SEPTEMBER 4, 2009

- 7:30 – 8:30 a.m. Breakfast (included in registration fee)
- 8:45 – 10:00 a.m. Prepaid Cards
Donald J. Mosher, Partner, Schulte Roth & Zabel LLP
Chris Daniel, Esq., Chair, Payment Systems Group, Paul Hastings, Janofsky & Walker LLP
- 10:00 – 10:30 a.m. Morning Break
- 10:30 - Noon Identifying and Mitigating the Money Laundering Risks of Emerging Technologies: Prepaid, e-Cash and m-payments
Deborah Thoren-Peden, Partner, Pillsbury Winthrop Shaw Pittman LLP
Chris Brown, General Counsel, NetSpend
Philip Keitel, Industry Specialist, Payment Cards Center, Federal Reserve Bank of Philadelphia
Don McNelley, Chief Risk Officer, Obopay
- Noon Grab and Go!
Pick up your **Box Lunch** and head for your afternoon tour, head for home, or just relax!
- Afternoon Tours on your own. Please see the Optional Tours Information.

HOTEL AND TRAVEL

Hotel Reservations

For hotel reservations, call the **Stoweflake Conference Center at 1 800 253-2232**, and ask for reservations. Request the group rate for MTRA. Rates are \$189 flat plus taxes. There is also a government rate of \$129 single/double (There are a limited number of rooms available at government per diem and a government ID will be required to obtain that rate.) **The hotel cut-off date is August 9! Our conference typically sells out so do not wait to make your reservation.** One night room and tax are required at the time of booking; cancellations made within 14 days prior to arrival date will forfeit the deposit. If rooms are available, the hotel will honor the group rate three days before and three days after the Conference for those of you wishing to take extra time. More information can be found at www.stoweflake.com

Car Rentals

A special discount has been set up with Avis Rent a Car to make traveling to the annual meeting easier and more affordable. **For rates/reservations call 1-800-331-1600 and mention the Avis Discount Number AWD # J901095.**

OR Reserve a car online at

https://www.avis.com/AvisWeb/reservation/ReservationsInitializer?&AWD_NUMBER=J901095

Be sure to enter AWD # J901095. Stowe is approximately a 45 minutes drive from the Burlington airport.

Airport Transfers

Blazer Transportation
802-253-0013

Leaves Burlington Airport on the odd hour; leaves Stowe on the even hour for \$20 each way. If there is only a single rider, the cost is \$10 more each way. If you do not want to wait for the odd/even hours, they will provide transportation for \$65 each way. Credit cards are accepted. You can reach Blazer Transportation 24 hours a day. Please make reservations!

Other transportation companies:

Ethan Allen Coachworks 802-862-1924 (including limos)

Stowe Taxi Service 802-253-9490

OPTIONAL TOUR INFORMATION

Mountain View Tours

**For any of these tours, please call Mountain View Tours at 1-888-564-7111
www.mountainviewtours-online.com**

"Historic Stowe Tour"

Leaves at 1 p.m. from the Stoweflake

Enjoy a personal narrated tour of historic Stowe including the tales of Stowe Village. Time for shopping in the village is included. Hear the intriguing story of Emily's Covered Bridge (a love story). Tour Mount Mansfield and historic Smuggler's Notch. Enjoy samples of cider at Vermont's Cold Hollow Cider Mill and gift shop. Time is included for Vermont Country Wine Tasting. (Admission extra)

Tour duration 3 hours 2-4 Adults \$50.00 pp / 5 or more Adults \$40.00 pp. Call for groups larger than 14 passengers

"The Taste of Vermont Tour" ~ *the most popular tour!*

Leaves at 1 p.m. from the Stoweflake

Their Most Requested Tour! Tour world famous Ben & Jerry's Ice Cream Factory, Green Mountain Coffee Roasters and historic train station. Sample the World's Best Cheddar at Cabot Cheese. Try locally made Apple Cider at Cold Hollow Cider Mill and Lake Champlain Chocolates. Visit Danforth Pewter from colonial days. Ride through and hear the tales of historic Stowe Village and Emily's Covered Bridge (a love story).

Mount Mansfield and Smuggler's Notch. (May-Oct) (Gondola ride optional and extra) Vermont Wine tasting can also be included on this tour. (Admission extra for attractions)

Tour duration 4 hours 2-4 Adults \$60.00 pp / 5 or more Adults \$50.00 pp. Call for groups larger than 14 passengers

For those of you who can extend your stay...

"Montréal"

This company also runs a day tour to Montreal. Contact them at 1-888-564-7111. (Don't forget your passport!) They need a minimum of three people. Pricing is \$80-\$110 depending on the number of people.

"The 7 Wonders of Vermont Tour"

Leaves at 9 a.m. from the Stowe/Flake

The Ultimate Vermont tour! Voted by Vermonters as the top 7 wonders in the state making Vermont so extraordinary. This unique mystery tour takes in all of the 6 wonders of Vermont, with the 7th in the months of August-October.

Tour duration 6 hours 2-4 Adults \$85.00 pp / 5 or more Adults \$65.00 pp. Call for groups larger than 14 passengers

Transportation and tour information listed here should not be construed as endorsement by MTRA.

REGISTRATION INFORMATION

A registered conference attendee may, upon written request, receive a full refund of a paid registration fee as long as the request is received by the MTRA office more than 30 days before the beginning of the conference. If the request is received 8 to 30 days before the beginning of the conference, a registrant may receive a refund of 50% of the paid registration. **No refund will be granted if the request is received the week before the conference. NO SHOWS WHO HAVE REGISTERED BUT NOT PAID ARE STILL LIABLE FOR THE REGISTRATION FEE.**

The registration fee (guests excluded) includes all conference sessions and materials, and the meals listed above. It does NOT cover lodging, all non-conference meals, and travel expenses.

In the unlikely event of cancellation of the conference, MTRA's liability is limited to 100% refund of registration fees and does NOT include penalty fees on airline tickets, deposits for hotel accommodations, or any other incurred expenses.

Participants who register AFTER August 1 will NOT be listed in the participant lists.

