

## 25 Years: The Pace of Success



THE PACE OF SUCCESS

IN THIS ISSUE

# Presidential Message

by Rhonda Coggins

**Happy New Year!** As this is my first message to you as President of DACA, I would like to express my gratitude for the honor it is to serve you and to also convey my commitment that I will “keep pace” with our founders and their aspirations for this wonderful organization.

We’ve been running our race now for **25 years!** Our race... *with management, with regulators, with new rules, with new and innovative products, with technology, and even with new methods of money laundering...* can be daunting. But, we’re keeping pace! It was with our anniversary in mind, and our continuous momentum, that we chose our theme for this year – **“25 Years: The Pace of Success.”**

While our marathon seems to be a never-ending one, it is wonderful to close out one calendar year and start off with a nice clean slate. And on

this clean slate, the 2015 Board of Directors is ready to make our mark!

Please join us for our first presentation of the year. Chris Siddons with Crowe Horwath LLP will discuss upcoming changes requiring identification of beneficial owners and how they will impact your BSA/AML processes and infrastructure.

Also, if you have not already done so, please ensure your membership (new or renewal) has been submitted for 2015. Please read elsewhere in this newsletter how you can get a FREE lunch if you get your membership application and payment in by our deadline.

I’m so excited to start off what I’m sure will be a fantastic year!



**In Memoriam**  
Sharon "Kay" Leaks



### General Meeting Information

BSA – proposed changes - Beneficial Ownership – Registration Form

### Board Members & Housekeeping

### Member Benefits & Application



JANUARY 31, 1045 – DECEMBER 20, 2014

*enthusiasm has made DACA what it has become during its 25 years of operation.*

*Her physical presence will be missed, but her enduring love for DACA will continue to the next 25 years... Thank You Kay, may you Rest in Peace.*

*It is with heavy hearts and great sadness that we tell you of the recent passing of Kay Leaks. Kay was one of the founders, an avid contributor and supporter of DACA. She was a mentor to many and friend to countless more. Kay's strength, determination, and*



**25 YEARS**

## **GENERAL MEETING INFORMATION**

- WHEN?** January 28, 2015 - 11:30 am  
**WHAT?** BSA – Beneficial Ownership  
**WHO?** Chris Siddons, CAMS – Crowe Horwath LLP  
**WHERE?** Crowne Plaza Dallas Near The Galleria  
14315 Midway Road, Addison, Texas

UPCOMING CHANGES REQUIRING IDENTIFICATION OF BENEFICIAL OWNERS WILL IMPACT THE SCOPE AND COMPLEXITY OF OUR EXISTING KYC PROCESSES AND SUPPORTING INFRASTRUCTURE. WE'LL DISCUSS HOW THESE CHANGES WILL IMPACT THE VARIOUS STAKEHOLDERS YOU DEAL WITH IN YOUR ORGANIZATIONS AND THE COLLABORATIVE APPROACH FOR PREPARING YOUR RESPONSE TO THESE CHANGES.

Free Lunch Offer: Complete & submit a Membership Application, pay your 2015 dues by March 25, 2015 and receive a FREE LUNCH in March ☺ This AND the opportunity to attend informative programs and create great networking opportunities...JOIN & KEEP THE PACE OF SUCCESS.



## JANUARY GENERAL MEETING

Please join us for the first leg of DACA's compliance race for 2015!

### Our presenter is Chris Siddons, CAMS – Crowe Horwath LLP

Chris is the Southwest Geographic Leader of Crowe Horwath's Regulatory Compliance Risk practice and is responsible for advising clients on the development and remediation of AML/Sanctions compliance programs and implementation of AML/Sanctions monitoring systems.

Chris has more than 18 years financial services experience. Prior to joining Crowe Horwath, Chris was the AML Operations Director at Ally Financial, Inc., a \$176 billion bank holding company operating in 15 countries. Chris built an AML Operations group as part of the conversion of GMAC Financial Services from an auto finance company to Ally Financial, Inc., a bank holding company. Functioning in this role, the AML Operations group developed and implemented a proprietary integrated customer risk scoring, transaction monitoring and case management solution. Chris was also responsible for the technology and operations supporting Ally's AML and Sanctions compliance programs. Prior to joining Ally, was Senior AML Audit Manager at Washington Mutual responsible for building the AML Audit team to independently test the AML/Sanctions program and monitor progress remediating an OTS consent order. Prior to Washington Mutual, Chris served as a Senior Manager in the Protiviti, Inc. regulatory risk practice advising clients on the remediation of AML/Sanctions programs subject to regulatory enforcement actions. Prior to Protiviti, Inc. Chris was the Money Laundering Reporting Officer at BNP Paribas Private Bank & Trust Cayman Limited where he was responsible for building the AML/Sanctions compliance program.

He is a Certified Anti-Money Laundering Specialist (CAMS designation from the Association of Certified Anti-Money Laundering Specialists).

#### RESERVATION FORM

for faxed requests

#### HOW TO MAKE A RESERVATION:

- EMAIL YOUR REQUEST TO: [RESERVATIONS@DACAONLINE.ORG](mailto:RESERVATIONS@DACAONLINE.ORG)
- OR, YOU MAY CALL JERRICA ANDERSON AT 469-952-5517
- OR, YOU MAY COMPLETE THIS FORM AND SUBMIT IT VIA FAX

#### DON'T FORGET:

- RESERVATION / CANCELLATION DEADLINE: [01/23/15 NOON](#)
- PAY AT THE DOOR, VIA CHECK TO DALLAS AREA COMPLIANCE ASSOCIATION, INC. OR WITH A CREDIT CARD+ 2.75% PER SWIPE
- SPEAKER AND TOPIC ARE SUBJECT TO CHANGE WITHOUT NOTICE

To: Jerrica Anderson  
 FAX #: 469.952.5501  
 SUBJECT: Reservation Request for [January 28, 2015](#), Meeting  
 COST: General, Associate & Affiliate Members \$ 25.00  
 Guests and Other Non-Members \$ 45.00 \*

*\* If you work for an institution that is a member of DACA but you are not a DACA member yourself, you must pay the Non-Member fee.*

INSTITUTION / COMPANY	
PHONE NUMBER	

NAME	INDICATE MEMBER OR NON-MEMBER	CHECK HERE IF REQUESTING A VEGETARIAN MEAL

# BOARD MEMBERS & HOUSEKEEPING

## 2015 BOARD MEMBERS

Rhonda Coggins, Sheshunoff Consulting + Solutions <a href="#">President</a>
Jerrica Anderson, Prosper Bank <a href="#">Vice President – Programs &amp; Hospitality</a>
Alta Mantsch, Pegasus Bank <a href="#">Vice President – Conferences</a>
Chris Suarez, PlainsCapital Bank <a href="#">Vice President – Technology</a>
Linda Crank, CentTrax/Marquis <a href="#">Vice President – Membership Director</a>
Craig Wallis, Sovereign Bank <a href="#">Treasurer</a>
Shana N. Jones, The American National Bank of Texas <a href="#">Vice President – Communications</a>
Susan Cannon, Weaver LLP <a href="#">Corresponding Secretary</a>
Stephanie Moushon, ViewPoint Bank <a href="#">Director</a>
Debby Adair, Crowe Horwath LLP <a href="#">Director</a>
Susie Janssen, Bank of DeSoto <a href="#">Director</a>
Bonnie J Nichols, Texas Security Bank <a href="#">Director</a>
Jerry G. Sanchez, Cox Smith Matthews Inc. <a href="#">Director</a>

## A Few Housekeeping Notes....

*To make our meeting reservation process more efficient:*

- 1) Please e-mail your reservation unless you do not have e-mail. Only the names of those attending, the company or financial institution they represent, and whether they are a member of DACA should be included in the email. Payment should be presented at the registration table at the meeting.
- 2) If you do **not** have access to e-mail, you may fax the reservation form included in this newsletter. Your fax confirmation will serve as confirmation that the reservation was received.
- 3) Please note the deadline for making reservations is **12:00 noon on the Friday before the Wednesday meeting**.
  - a) In the past, we have allowed those who missed the deadline to make a reservation. While reservations made after the deadline can usually be accommodated, they will be allowed only as space remains.
  - b) We certainly welcome, and encourage that you invite, non-members to attend the luncheon. If you invite guests, please make sure they understand the deadline to make a reservation is 12:00 noon on the prior Friday.
  - c) If you do not make a reservation and come to the meeting, we will make every effort to accommodate you. However, we may ask you to wait until 11:45 a.m. to be seated to allow us time to accommodate those who have made a reservation. If you fail to make a reservation, a seat **cannot** be guaranteed.
  - d) If you have made a reservation and have not signed in by 11:45 a.m., your seat may be made available to those who have arrived without a reservation.
- 4) All e-mail reservations will be confirmed by e-mail. If you do not receive a confirmation within a **half a day**, please assume the message was not received, and re-send it to DACA at:

[reservations@dacaonline.org](mailto:reservations@dacaonline.org) or

FAX or CALL IN your reservation to DACA per the instructions on the reservation form.

Do not call the Crowne Plaza to make reservations for DACA meetings.

For driving directions to the Crowne Plaza Dallas Near the Galleria, contact the Crowne Plaza at (972) 980-8877.

•*Make reservations timely.*

•*Make cancellations timely. If you make a reservation for a DACA meeting and need to cancel it, you must do so by the deadline indicated on the reservation form. Otherwise, you will be responsible for the luncheon fee... since DACA must pay for the lunch.*

# MEMBER BENEFITS

DACA is committed to promoting the professional development, education and career development of the association's membership by encouraging professional certification in the field of regulatory compliance.

## Scholarship Eligibility

1. At the time the scholarship is applied for, awarded and throughout its disbursement, the scholarship applicant (the "Applicant") must be a General Member or Associate Member of DACA, as those terms are thereby defined in DACA's bylaws.
2. At the time the scholarship is applied for, awarded and throughout its disbursement, the Applicant must remain a member in good standing of DACA.
3. At the time the scholarship is applied for, awarded and throughout its disbursement, the Applicant must be and must remain an active member.
4. Applicant's length of membership must consist of at least 12 continuous months prior to the submission date of the scholarship application (the "Application"); and
5. Should the scholarship recipient's (the "Recipient") membership terminate for any reason, the Recipient shall submit a new DACA Membership Application, along with all applicable dues, to DACA within 30 days of membership termination, otherwise Recipient shall forfeit any unused portion of any previously awarded scholarship.

Applicable certification programs that have been identified by the Scholarship Committee include, but are not limited to: BSACS, CAMS, CBAP, CCBCO, CIPP, CRCM and CUCE. Scholarship documents and applications can be downloaded at the DACA website [here](#). Your completed, signed and dated scholarship application and all required attachments can be scanned and submitted to: [scholarships@dacaonline.org](mailto:scholarships@dacaonline.org)

January 2015						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	GM	29	30	31

February 2015						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	Brd	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

March 2015						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	GM	26	27	28
29	30	31				

April 2015						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	Brd	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May 2015						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	GM	21	22	23
24	25	26	27	28	29	30/31

June 2015						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	Brd	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

July 2015						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	GM	23	24	25
26	27	28	29	30	31	

August 2015						
S	M	T	W	T	F	S
1/2	3	4	5	6	7	8
9	10	Brd	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September 2015						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	Conf	24	25	26
27	28	29	30			

October 2015						
S	M	T	W	T	F	S
				1	2	3
4	5	Brd	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November 2015						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	GM	19	20	21
22	23	24	25	26	27	28
29	30					

December 2015						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	Brd	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

GM – General Meetings, Brd – Board Meetings, Conf – Annual Compliance Conference. Schedule is subject to change.

# MEMBERSHIP APPLICATION

***Please fill in all blanks and return this form with your annual membership dues payment.***

## Membership Definitions

❖ Each financial institution or industry-related service organization must have one membership that is designated as the “General Member”. This membership category holds voting privileges on any DACA business.

❖ In addition to its “General Member”, each financial institution or industry-related service organization may have one or more memberships that are designated as an “Associate Member”. This membership category does not have voting privileges.

## Member Information

Membership Type:

- General Member \$150  
 Associate Member \$100

Applicant’s Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Asset Size: \_\_\_\_\_

Street/P.O.Box Address: \_\_\_\_\_

City, State, ZIP Code: \_\_\_\_\_

Work Phone No.: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Job Title/Function: \_\_\_\_\_

Compliance Certifications: \_\_\_\_\_

Primary Regulator: \_\_\_\_\_

## Remittance Details

1. Please make check payable to:  
**DALLAS AREA COMPLIANCE ASSOCIATION**
2. Mail renewal form and check to:  
**Craig Wallis  
Sovereign Bank  
17950 Preston Road,  
Dallas, TX 75252**
3. Total enclosed: \_\_\_\_\_
4. Signature: \_\_\_\_\_

***« Please Return This Form With Your Payment »***

***We are keeping the pace with payment options so you can pay by check or with a credit card (with 2.75% fee) at one of the General Meetings.***

