

All Agents will be receiving an **Authorized Delegate Certification Form** that must be completed and returned to MEMO upon receipt.

Please be sure and PRINT the name of the Compliance Officer and Independent Reviewer.

The Owner must sign and date on the bottom of the form.

Please email, fax or send to MEMO.

Email: [cc@memoco.com](mailto:cc@memoco.com)

Fax: 800-715-3590

Mail: 1029 Mumma Road  
PO Box 8863, Camp Hill,  
Pennsylvania 17001

Please call our Compliance Department at 1-800-922-8079 if you have any questions.

Form will be sent every 12 – 18 months.



### Record Keeping

- Section 7 of the MEMO Anti-Money Laundering Manual is provided to keep all compliance related records that are required to be kept for 5 years.

These include:

- AML Training records (both new & existing employees) and Audits
- Independent Review Forms
- MEMO's Quarterly Newsletters
- Money Order or Bill Pay Transaction Reports
- Suspicious Activity Reports
- Currency Transaction Reports

### MEMO'S WEBSITE:

[www.memoco.com](http://www.memoco.com)

MEMO's website is a valuable tool for Agents and provides the following:

- Order Supplies and Signs
- Compliance Training. MEMO recommends yearly AML/BSA training.
- Print Anti-Money Laundering Manual.
- FinCen's website [www.fincen.gov](http://www.fincen.gov). File electronic SAR's and CTR's.
- OFAC Search.
- Forms to download

### BANK INFORMATION REQUEST

**PLEASE RESPOND PROMPTLY WHEN YOUR BANK REQUESTS INFORMATION AND ANSWER ALL QUESTIONS TO AVOID THE BANK CLOSING YOUR ACCOUNT.**

**Banks are required by law to obtain and maintain detailed information about their account holders, especially Money Services Businesses (MSBs).**

**Print, sign and keep this document as proof that you received continuous training on anti-money laundering laws and regulations. Make additional copies for employees as proof that you trained employees on anti-money laundering laws and regulations. Keep all signed copies for 5 years.**

\_\_\_\_\_  
Name/Signature

\_\_\_\_\_  
Agent Number

\_\_\_\_\_  
Date

### MEMO's Compliance Department Contacts

**Kevin M. Lutkins, Esq., CAMS**  
Compliance Officer  
717-760-5903

**Kevin Martin, CRCM, CAMS**  
Compliance Manager  
717-760-5921

**Jeanette L. Frady**  
Compliance Trainer  
717-760-5937