



REMINDERS FOR ALL AGENTS

- NOTIFY MEMO OF ANY BUSINESS CHANGES SUCH AS ADDRESS, EMAIL ADDRESS, TELEPHONE NUMBERS, OR CELL PHONE NUMBERS WHEN IT OCCURS.
- READ THE QUARTERLY COMPLIANCE NEWSLETTERS SENT BY MEMO. SIGN AND KEEP FOR YOUR RECORDS. MAKE COPIES FOR EMPLOYEES WORKING WITH MONEY SERVICE PRODUCTS.
- COMPLETE THE REQUIRED YEARLY ANTI-MONEY LAUNDERING TRAINING AND KEEP RECORDS OF THE TRAINING.
- HAVE AN ANTI-MONEY LAUNDERING MANUAL.
- COMPLETE THE INDEPENDENT REVIEW YEARLY.
- COMPLETE A MONEY ORDER TRANSACTION REPORT FOR MONEY ORDER SALES OF \$3,000 - \$10,000 AND FAX A COPY TO MEMO.
- CHECK THE NAME OF THE PURCHASER AGAINST THE OFAC LIST BEFORE SELLING MONEY ORDERS FOR RISKY SALES.
- REMEMBER MEMO'S POLICY AS STATED IN THE TRUST AGREEMENT "NO MONEY ORDERS SHALL BE ISSUED OR SOLD TO ANYONE IN PAYMENT OF ANY OBLIGATION OF MERCHANT OR USED IN ANY MANNER FOR MERCHANT'S OWN PURPOSES."

FORMS AND THE ANTI-MONEY LAUNDERING MANUAL ARE AVAILABLE ON MEMO'S WEBSITE AT https://www.memoco.com/agent_compliance2.html.

IMPORTANT: PLEASE RESPOND PROMPTLY TO BANK INFORMATION REQUESTS AND ANSWER ALL QUESTIONS TO AVOID ACCOUNT CLOSURE. 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 have 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

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