



NEW YEAR RESOLUTIONS

- ✓ Read the Anti-Money Laundering Agent Manual and Trust Agreement from MEMO
- ✓ Complete an Independent Review, an exam of your compliance program
- ✓ Conduct AML Training for all new and existing employees
- ✓ Read the Quarterly Compliance Newsletters sent from MEMO as part of continuous anti-money laundering training and keep for your records
- ✓ Remember to notify MEMO with any changes such as: address, email, phone numbers, Change of ownership, Compliance Officer
- ✓ Use MEMO's website to access documents, AML training, Sales Reports

If the money order equipment is not working or transmitting to MEMO, please call the Helpdesk or Customer Service as soon as possible at 1-800-922-8079

IMPORTANT: 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 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
Email: compliance@memoco.com

Kevin M. Lutkins, Esq., CAMS
Compliance Officer & General Counsel
717-760-5903

Tiara Banks
Compliance Analyst
717-760-5936

Jeanette L. Frady
Compliance Trainer
717-760-5937