



## Anti-Money Laundering Rules and Regulations

### REQUIRED

- **Independent Review** - Completed yearly: Section (2) of the MEMO Agent AML Manual
- **Designation of Compliance Officer**: Section (1) of the MEMO Agent AML Manual
- **Designation of a Privacy Officer**: Section (1) of the MEMO Agent AML Manual
- **Money Order Transaction Report**: must be completed when money orders are sold in the amount of \$3000 to \$10,000 to one (1) person and a copy must be faxed or emailed to MEMO Compliance Department at 717.214.5966 or [compliance@memoco.com](mailto:compliance@memoco.com): Section (4) of the MEMO Agent AML Manual
- **2 Forms of ID are required for the Money Order Transaction Report**: it is **illegal** to make copies of the Social Security Card; write the number only on the form: Section (4) of the MEMO Agent AML Manual
- **Anti-Money Laundering Training** - MEMO recommends yearly AML Training: Section (6) of the MEMO Agent AML Manual or visit [memoco.com/Agents Only/AML Compliance/AML Training Video & Compliance Quiz](http://memoco.com/Agents Only/AML Compliance/AML Training Video & Compliance Quiz); ANY EMPLOYEE who works with money service products will need to be trained and documentation must be kept for 5 years

Compliance Forms and Customer Service Forms are available on the website at [www.memoco.com](http://www.memoco.com)

Compliance forms can be emailed to: [compliance@memoco.com](mailto:compliance@memoco.com)

Customer Service forms can be emailed to: [cc@memoco.com](mailto:cc@memoco.com)

Reminder: Please be sure and complete an Independent Review of your AML Program yearly. The Independent Review must be conducted by someone other than the Compliance Officer.

**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

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