



End of Year To-Do List

1. Complete the annual AML Training. Take the MEMO AML online training.
 - a. **Regulators require annual AML training for owners and employees selling MEMO products.**
 - b. **All employees selling MEMO products must be trained and the training must be documented.**
 - c. **Visit www.memoco.com Agents Only then AML Compliance to obtain training.**
 - i. **MEMO provides training documentation to each person that completes its online AML Training.**
2. Complete an Independent AML Review-Audit for the previous year.
 - a. **Forms can be found in your Agent AML Manual or on the MEMO website.**
 - b. **Check Cashers:** Be sure to send your Independent AML Review to MEMO annually when completed.
3. Notify MEMO of any changes to your business such as: ownership, address, email, or phone numbers.
 - a. **Contact MEMO for the Change of Information Authorization Form.**

You must send completed Money Order Transaction Reports or Bill Payment Transaction Reports to MEMO on the day a customer buys MEMO products in amounts between \$3,000 and \$10,000. You must get two (2) forms of ID for all transactions of \$3,000 or more. **DO NOT MAKE A COPY OF A CUSTOMER'S SOCIAL SECURITY CARD.**

Currency Transaction Reports (CTR's) and Suspicious Activity Reports (SAR's) must be filed within required time periods.

IMPORTANT: COMPLETE AN INDEPENDENT REVIEW OF YOUR AML PROGRAM NOW. THE INDEPENDENT REVIEW OF YOUR AML PROGRAM MUST BE CONDUCTED BY SOMEONE OTHER THAN THE COMPLIANCE OFFICER. FORMS CAN BE FOUND IN CHAPTER 2 OF THE AML MANUAL AND ONLINE AT WWW.MEMOCO.COM

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

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