



## Important AML Compliance

**AML TRAINING** - MEMO Regulators require all owners and employees who work with MEMO money service products to obtain the Anti-Money Laundering training annually. MEMO sends an email to remind you to update your AML training.

**MEMO COMMUNICATIONS** - All correspondence from MEMO is sent by email. It is very important to check your emails from MEMO.

**CONTACT INFORMATION** - Make sure MEMO always has a current primary email address. If your email changes, contact MEMO.

**INDEPENDENT REVIEW** - must be completed annually\*\*

**\*\*\*Record Keeping – BSA and USA Patriot Act Requirements\*\*\***

Promptly send completed Money Order Transaction Reports or Bill Payment Transaction Report to MEMO to avoid being in violation of the record keeping rules and regulations.

All MEMO Transaction Report forms are available on the website at [www.memoco.com](http://www.memoco.com).

**\*\*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

### MEMO's Compliance Department Contacts

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