



IMPORTANT REMINDERS FOR THE NEW YEAR

Check Cashers must send the Independent Review to MEMO annually. If you are a Check Casher, please send the most recent Independent Review to MEMO. Fax to 717.214.5966 or email to compliance@memoco.com.

All Agents must complete an Independent Review annually. Examiners request this information.

Anti-Money Laundering Training needs to be completed annually. Make sure AML training is up to date.

MEMO emails Quarterly Compliance Newsletters. Please check your emails for these newsletters. They are part of continuous 'AML' training. They need to be read and signed and kept for your records.

Watch for structuring of money order purchases.

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. Be sure and list the State with the Driver's License number. Examiners request this information. 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

MEMO's Compliance Department Contacts

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