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|  | SuperCommunity Banks BSA/Fraud Agenda |
|  | The Westin Kierland, Scottsdale, AZ  April 3 – 4, 2023  (Casual attire; jeans welcome) |

# [Sunday, April 2nd]

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| [5:45 PM] | Meet Anat in the lobby. Anat’s mobile: (916) 717-1710. |
| [6:00 PM] | Optional dinner offsite\*. |

# [Monday, April 3rd]

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| [7:30 AM] | Breakfast: Updates |
| [8:00 AM] | Updates: Bring best and worst ideas to share, plus any questions to the group |
| [10:00 AM] | Break |
| [10:15 AM] | M & A integration best practices |
| [11:15 AM] | Fraud customer education |
| [12:00 PM] | Lunch – Are we all set with beneficial ownership? |
| [1:00 PM] | Fraud detection/prevention for first line of defense |
| [2:00 PM] | Check Fraud – Controls, Systems, Dollar thresholds for review, Inclearing versus Branch Imposter fraud |
| [3:00 PM] | Internal fraud |
| [3:30 PM] | Adjourn |
| [5:45 PM] | Meet in the lobby. |
| [6:00 PM] | Dinner offsite\*. |

# [Tuesday, April 4th]

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| [7:30 AM] | Breakfast: Topics for our next meeting |
| [8:00 AM] | Risk assessments |
| [9:00 AM] | Technological innovation |
| [10:00 AM] | Break |
| [10:15 AM] | Staffing matrix |
| [11:00 AM] | AMLA gap analysis and impact analysis |
| [12:00 PM] | Adjourn |

ADDITIONAL TOPICS FOR CONSIDERATION – POSITIVE PAY

1. Do you offer Positive Pay to business customers as a service?
2. Do you charge a fee? If yes, on average what is your monthly income to the bank for this particular service?
3. Do you ever mandate Positive Pay if a customer has a large check loss in order to continue banking them? If yes, do you require them to pay for the service or is the cost waived by the bank?
4. When a business has several checks clear their account that are fraudulent, does the bank take the loss? Is there a timeframe if a business customer does not contact you within X amount of days of the checks clearing that you make them take the loss or are all fraud check losses credited back to the business no matter the timeframe?

\*Guests are welcome.