



The Experience 2026

FINANCIAL CRIMES | PAYMENTS | REGULATORY COMPLIANCE

September 29 - October 1, 2026

Perdido Beach Resort

Orange Beach, Alabama

The Experience 2026

Presented by FNBB Services Corp. and Stout

Conference Overview

The Experience 2026 is a dynamic conference designed to bring together leading industry experts from law enforcement, regulators, specialized financial crime investigators and peers from financial institutions to this one event. Speakers will share case studies, BSA and fraud lessons learned and emerging financial crime risks that impact financial institutions.

Featured Perspectives

- Federal Bureau of Investigation
- Regulatory agencies
- Federal Reserve Office of Inspector General (OIG)
- Fraud Operations, American Bankers Association
- Internal Revenue Service (IRS)
- Federal Housing Finance Agency Office of Inspector General
- U.S. Department of the Treasury Office of Inspector General
- Federal Deposit Insurance Corporation Office of Inspector General
- Financial Crime Experts across the country

Registration Fee

\$1,595 per registration

\$1,295 for FNBB Shareholders, FNBB Compliance Center Subscribers or Secura Members

**More than 3 attendees from the same organization receive \$100 per attendee discount*

To register, visit <https://register.bankers-bank.com/EventProConnect>

Cancellation Policy: A \$500 fee will be charged for all cancellations received after August 24, 2026.

Dress Code

We are keeping things casual for our beachside conference, so feel free to dress comfortably and enjoy the coastal vibe. That said, bathing suits should stay in your room until it is officially toes-in-the-sand time.



Hotel Information

A block of rooms have been reserved at discounted rates for conference attendees.

HOW TO BOOK

For accommodations, visit [The Experience 2026](#)

Phone: 251.981.9811

To receive the discounted hotel rate when booking by phone, reference Group Code #TE1TE1C

Continuing Education Credits

Attendees can earn continuing education credit while connecting with peers and industry leaders on the issues shaping financial crimes, fraud, BSA, and payments today. This conference offers:

- 17.4 AAP credits
- 17.4 APRP credits
- 14.5 CAFP, CERP, and CRCM credits

CAMS, CFE, and CTP certified individuals may submit 14.5 credits directly to ACAMS, the Association of Certified Fraud Examiners, and the Association of Financial Professionals, respectively. Credits are subject to each organization's individual review and approval process.

THE EXPERIENCE AGENDA

September 29, 2026

*ALL TIMES IN CST

11:00 AM - 12:00 PM

BSA Exams in Focus: Frequent Findings and Practical Takeaways

Speaker(s): Office of Comptroller and Currency – Dulce Jerez, BSA/AML Lead Expert – Southern and Northeastern Districts at OCC; Matthew Robinson – Department of Finance and Banking; John Douglas – Federal Reserve Bank, Director of Supervisory Outreach; David Peterson, FNBB, Chief Innovation Officer (Moderator)

Join a panel of regulators as they share perspectives on current themes emerging from BSA examinations and discuss supervisory expectations for financial institutions. This panel discussion will explore how regulators are approaching BSA oversight, areas receiving continued attention during exams, and broader considerations for maintaining an effective compliance program.

12:00 - 1:15 PM

GRAB A BOXED LUNCH AND ENJOY THE NEXT SESSION

12:15 - 1:15 PM

When Silence Is Costly: Elder Financial Exploitation and Bank Liability

Speaker(s): Brad Rustin, Partner, Financial Services Regulatory Practice, Nelson Mullins

Elder financial exploitation is one of the fastest-growing forms of financial crime, and financial institutions are increasingly facing regulatory scrutiny and civil liability when warning signs go unaddressed. "We didn't know" is no longer a sufficient defense when controls, escalation, or documentation fall short. This session examines how common indicators of elder financial exploitation are frequently missed across BSA, fraud, payments, and frontline operations allowing abuse to continue and exposing institutions to lawsuits, enforcement actions, and reputational damage. Attendees will explore real-world scenarios involving unusual payment activity, behavioral changes, third-party influence, and repeated high-risk transactions that should have triggered intervention.

1:15 - 2:15 PM

From Transactions to Arrests: Following the Financial Trail of Terrorism

Speaker(s): Chris Hersey, Senior Special Agent, U.S. Department of Treasury; Parker Still, Senior Special Agent, Federal Bureau of Investigation; Nora Huffman, IRS, Senior Stakeholder Liaison; David Brant, Special Agent, Office of Inspector General, Office of Investigation; David Peterson, FNBB, Chief Innovation Officer (Moderator)

Domestic and international terrorism, along with ideologically motivated violence, continue to evolve and both leave increasingly complex financial footprints. Financial institutions play a critical role in identifying and reporting the activity that helps law enforcement detect, disrupt, and prevent these threats. In this session, law enforcement leaders will share insights into current domestic and international terrorism trends, including how extremist activity is funded, organized, and concealed within the financial system. Speakers will discuss what investigators are learning from recent cases, how financial data and SAR reporting are used to connect networks and trace illicit activity, and where banks have made a meaningful difference in advancing investigations. The session will highlight real-world examples of effective collaboration between financial institutions and law enforcement that led to disruptions and arrests. It will reinforce how timely reporting, strong documentation, and proactive engagement directly support public safety efforts.

2:15 - 3:15 PM

Human Crime: The Blind Spot in Banking

Speaker(s): Ian Michell, Founder and Board Chair, The Knoble

Human trafficking activity can flow through routine banking relationships and payment behavior, even when exploitation remains hidden from view. This session focuses on how financial institutions can strengthen identification of potential human trafficking including what to look for during onboarding and ongoing monitoring, how to differentiate higher-risk indicators from benign explanations, and how to document observations clearly to support effective escalation and reporting.

THE EXPERIENCE AGENDA

September 29, 2026 (Cont.)

*ALL TIMES IN CST

3:15 - 3:30 PM

BREAK

3:30 - 4:30 PM

The Last Click and the First Call: A Wire Fraud & Recovery Workshop

Speaker(s): Kelly Rozier, AAP, APRP, Stout, Manager, Regulatory Compliance, Payments, and Financial Crimes

This hands-on workshop uses real-world wire fraud cases to examine what happens at the most critical moments including the final approval before a wire is released and the first actions taken once fraud is discovered. This session breaks down how small process gaps and missed red flags can lead to significant losses. Attendees will walk through end-to-end wire fraud scenarios, identifying what was missing before the wire was sent and evaluating the immediate steps that impact recovery once fraud occurs. The workshop will highlight effective controls, escalation protocols, and recovery best practices, including coordination with internal teams, financial institutions, and law enforcement.

3:30 - 4:30 PM

Tell the Story Right: A Workshop on Building Strong, Defensible SARs

Speaker(s): Scott Rosenbaum, CPA, CFE, APRP, Stout, Director, Regulatory Compliance, Payments, and Financial Crimes

This interactive workshop uses real-world case studies to walk BSA and AML professionals through complex high-risk activity and SAR decision-making. Participants will analyze scenarios involving elevated customer risk, unusual transaction patterns, and evolving suspicious activity. Through guided discussion, attendees will determine when SAR filing is appropriate, identify key risk indicators, and document defensible SAR decisions. The session will also highlight common missteps, common examiner scrutiny, and lessons learned from actual cases.

4:45 - 6:45 PM

WELCOME RECEPTION

THE EXPERIENCE AGENDA

September 30, 2026

*ALL TIMES IN CST

7:00 AM - 8:00 AM NETWORKING BREAKFAST

8:15 - 9:15 AM

Turning Red Flags into SAR Cases

Speaker(s): Christopher Cox, Special Agent, U.S. Department of Treasury

This session offers an inside look at how Suspicious Activity Reports (SARs) are used to identify, investigate, and connect complex financial crimes. The speakers will discuss how SARs support multi-agency investigations, reveal emerging fraud patterns, and help law enforcement and regulatory partners detect illicit activity. Attendees will gain insight into the practical value of SAR reporting, the importance of strong narratives and timely filings, and how collaboration between financial institutions and law enforcement can strengthen efforts to combat fraud, money laundering, and other financial crimes.

9:15 - 10:15 AM

Preventing Fraud: Moving more to Prevention than Reaction

Speaker(s): Patrick Smith, Senior Vice President of Fraud Operations, American Bankers Association

The rapid rise in fraud losses is forcing financial institutions to rethink how and where controls are applied. No longer can institutions rely solely on post-transaction reviews and recovery efforts. Today's fraud environment demands stronger, smarter controls at the front end of the transaction lifecycle. This session explores how increasing fraud activity across payments, accounts, and digital channels is driving a shift toward proactive risk management. Attendees will discuss early risk identification, customer due diligence, transaction validation, and real-time decisioning as critical controls for fraud prevention. The session will also examine how Payments, Fraud, and BSA teams must work together to balance speed, customer experience, and risk while meeting regulatory expectations.

10:15 - 10:30 AM

BREAK

10:30 AM - 12:00 PM

Inside the Investigations: Fraud Cases That Changed Institutions

Speaker(s): David Brant, Special Agent, Office of Inspector General, Office of Investigations, Federal Deposit Insurance

This session explores real-world case studies involving internal fraud, financial misconduct, and other criminal activity affecting financial institutions. Participants will hear about the collapse of a billion-dollar bank failure and several high-profile PPP fraud investigations, including one of the earliest arrests tied to misuse of relief funds for luxury purchases. These examples highlight how weak controls and poor oversight failures can create opportunities for fraud and criminal conduct.

12:00 - 1:15 PM

LUNCH AND GUEST SPEAKER

1:15 - 2:15 PM

Crypto Scams

Speaker(s): Gary Warner, Intelligence For Good

Crypto-enabled fraud continues to evolve, with criminals increasingly using traditional financial institutions as entry and exit points for illicit activity. This session focuses on how scams such as pig-butchering, romance fraud, and money-mule schemes intersect with bank accounts, payments, and customer behavior long before funds ever reach a crypto platform. The speaker will discuss common red flags tied to crypto off-ramps, including unusual wire and ACH activity, rapid movement of funds, peer-to-peer payments, and transactions involving crypto exchanges and intermediaries. The session will emphasize how crypto exposure often appears in otherwise "normal" customer activity, making detection challenging without strong CDD, monitoring, and cross-team coordination.

THE EXPERIENCE AGENDA

September 30, 2026 (Cont.)		*ALL TIMES IN CST
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2:15 - 3:15 PM	Case Study: Loan Participation Control Failures and the Ripple Effect Speaker(s): Terri Sands, CAMS-Audit, CFE, AAP, Stout, Managing Director, Regulatory Compliance, Payments, and Financial Crimes This case study examines a significant loan fraud scheme that resulted in millions of dollars in losses and subsequent legal exposure for multiple parties. While this event surfaced through litigation, the warning signs were present much earlier across several areas of the financial institution. The session will highlight missed indicators across departments such as retail, lending, credit administration, operations, BSA, and fraud monitoring, and explain how these breakdowns compounded the institution's risk.
3:15 PM	ADJOURN

THE EXPERIENCE AGENDA

October 1, 2026

*ALL TIMES IN CST

7:00 - 8:00 AM NETWORKING BREAKFAST

8:15 - 9:15 AM **How AI is Impacting BSA and Fraud Programs: Positives and Dangers**
Speaker(s): Charu Sharma, Cofounder and CEO; Michael Sharma, Cofounder and CTO of Fenrock AI: AI Agents for Financial Crime Compliance

Artificial intelligence is rapidly transforming BSA/AML and Fraud programs, offering new opportunities to enhance monitoring, detection, and efficiency but not without risk. Learn how financial institutions are using AI within BSA today, where it is adding value, and where it can introduce new challenges. This session will focus on the benefits of AI-driven tools, including improved alert quality and operational efficiencies, alongside key dangers such as model risk, data bias, transparency concerns, and regulatory expectations.

9:15 - 9:30 AM BREAK

9:30 - 10:30 AM **Under Siege: Bank Fraud, Insider Crime, and Emerging Financial Threats**
Speaker(s): Chris Hersey, Senior Special Agent, Treasury OIG; David Brant, Senior Special Agent, FDIC OIG

This 60-minute panel will explore current and emerging threats in bank-related financial crime, including bank fraud, check fraud, AML/BSA issues, account takeovers, mortgage fraud, Treasury check and IRS refund check fraud, and bank insider fraud. The panelists will discuss fraud trends, enforcement priorities, and practical lessons for identifying and responding to risks facing financial institutions.

10:30 - 11:30 AM **“Should Have Known”: The High Cost of Weak CDD**
Speaker(s): Scott Rosenbaum, Stout, Director, Regulatory Compliance, Payments, and Financial Crimes

Inadequate CDD is one of the fastest paths to examiner criticism. Misses can lead to MRAs/MRBAs, consent orders, civil money penalties, and requirements to look back and refile SARs. If the customer risk is not properly identified, suspicious activity may go unreported or poorly documented. Late, incomplete, or missing SARs are a major red flag for regulators and law enforcement. Weak CDD can pull an institution into criminal investigations, subpoenas, and litigation even when the institution was not intentionally involved. “Should have known” is a phrase no one wants to hear. This session will focus on how to apply risk-based thinking, when to challenge customer-provided information, when to escalate, and how to adjust risk ratings based on what is learned.

11:30 AM CLOSING REMARKS AND ADJOURN

