

MEMORANDUM

To: Subscribers to *Compliance Officer's Monitoring System*

From: Sheshunoff Information Services

Subject: Highlights

Enclosed is your update to *Compliance Officer's Monitoring System*. Your manual has been updated to include additional forms and resources to help you address some of the most dynamic topics currently facing your financial institution.

The electronic payments industry is rapidly expanding. New ways of using the ACH networks occur constantly, laws change, and questions arise. One of the newest features of this manual is a substantial section dedicated to answering 150 ACH questions. Although they cover a range of topics, they focus largely on data security.

Some of the newest resources include:

- 10 Questions and Answers for BSA/AML
- Updated versions of BSA Risk Assessments
- 150 ACH Questions Answered
- A New Sample Audit Program