

Not only are state and federal regulators enforcing anti-money laundering, protection of consumer privacy, and Office of Foreign Assets Control regulations and requirements, but private businesses are imposing requirements on clients/agents as well.

The time for debate is over. All financial institutions must have a thorough, effective compliance program. Once the program is established, continuous monitoring must be executed (and documented) to determine effectiveness. Additionally, independent audits and employee training must be conducted periodically.

With over 30 years combined experience in the industry and CAMS certification, the compliance staff of U.S. Advisory Services, Inc. (USASI) can help simplify your compliance efforts.

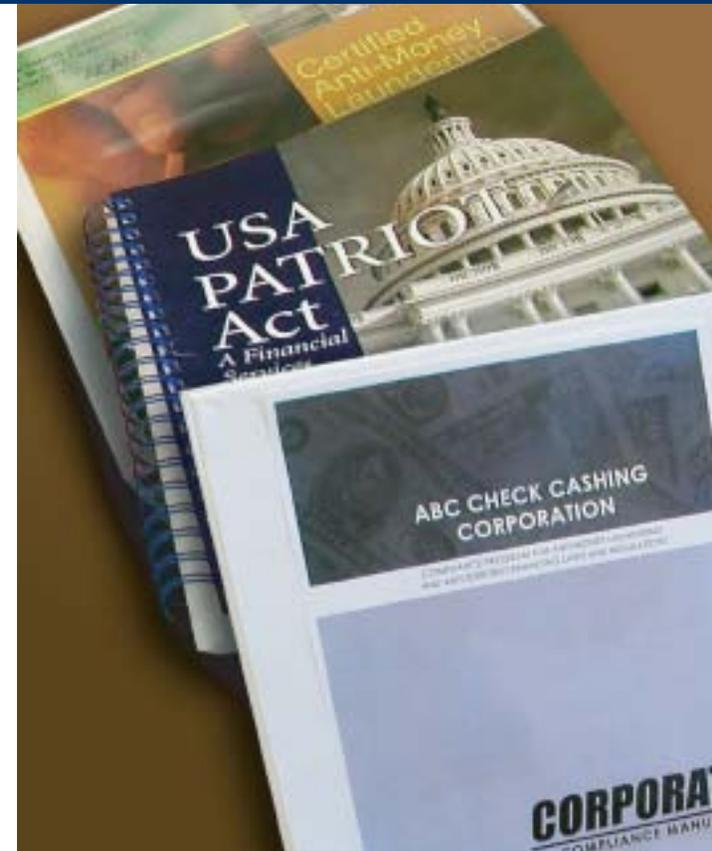
MEET USASI MANAGEMENT

LARRY SLONINA, President
MBA University of Chicago (*Finance*)
BS, University of Illinois, Chicago (*Mgmt/Finance*)
University of WI, Madison (*Graduate School of Banking*)
Certified Anti-Money Laundering Specialist

Larry provides over 30 years of experience as a commercial banker, including 20+ years specializing in servicing check cashers & small lenders, and 5 years as a bank examiner. With an extensive banking and regulatory background, and as an owner/partner in check-cashing and small loan businesses, Larry provides a unique set of skills, knowledge, and industry contacts to USASI clients.

DAN HOYER, Vice President, Compliance
BS, Illinois Wesleyan University (*International Business/Econ*)
Certified Anti-Money Laundering Specialist

Dan joined USASI in August of 2003 to build and head its Compliance Division. He has developed USASI's compliance products & services, designed specifically for money services businesses. He is a leading specialist in the anti-money laundering field.



U.S. Advisory Services, Inc.

leading consultant for MSBs

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CAMS
Certified
Anti-Money
Laundering
Specialists

ANTI-MONEY LAUNDERING,
PROTECTION OF CONSUMER PRIVACY, &
OFFICE OF FOREIGN ASSETS CONTROL
COMPLIANCE SOLUTIONS

are you in compliance?





COMPLIANCE PROGRAM

U.S. Advisory Services, Inc. offers a variety of solutions to help you become and remain compliant with anti-money laundering and other regulatory requirements. Whether you are a regional loan company or a national check casher, USASI can assist with the creation of a compliance program that is designed specifically for you. We will assist in evaluating your needs, and tailor our services accordingly.

COMPLIANCE MANUAL

A thorough, tailored document addressing the key elements of a comprehensive compliance program is the first, and most important, step. These elements include:

- A designated Compliance Officer
- A thorough risk analysis
- Detailed procedures for recording and reporting BSA-related transactions, training employees, monitoring, investigating suspicious activity, etc.
- Document retention practices

This document will be the "first impression" IRS auditors and banks receive of your compliance program. We'll help make sure it's a good one.

STAFF TRAINING

USASI will conduct training sessions at a time and location of your choosing. We assume responsibility for training your employees, documenting the process and providing appropriate feedback regarding the effectiveness of that training. We will conduct as many training sessions as necessary to accommodate your staff, and provide all materials needed for each session.

Topics discussed include anti-money laundering, protection of consumer privacy and Office of Foreign Assets Control regulations and requirements. Training is tailored to reflect company-specific procedures for conducting transactions related to these requirements.

INDEPENDENT AUDIT

Does your compliance program meet or exceed government expectations? Are you following the policies and procedures documented in your compliance manual? Is your compliance program adequate based on the size of your organization and the scope of the services you offer?

USASI has conducted independent audits of numerous compliance programs nation wide, for both large and small operators.

Audits include a review of your compliance manual, prior audit reports, and training documentation; a "spot check" of activity to verify that procedures are being followed; and on-site employee testing.

Professional audit reports are provided that include an evaluation of the program and recommendations as necessary.

PROGRAM MAINTENANCE

Having trouble maintaining your compliance program? We can provide the following functions:

- Monitor wire transfer, money order, and check-cashing transactions
- Investigate suspicious activity
- Complete and file CTRs and SARs
- Correspond with IRS examiners, bank auditors, and others
- Keep your MSB registration up-to-date

Please talk to a USASI representative for more details.

WIRE INFORMATION MANAGER (WIM) DATABASE

Are you a Western Union agent utilizing the CMR tool? Are you looking for a better way to house transaction data collectively and monitor activity more thoroughly? Please contact us about a database solution that may be right for you.