

Compliance is Everyone's Job



An Approach to Training

An Essential Part of Operations



Embrace Compliance through Knowledge

Employees gain valuable information that can make them better and more comfortable at performing their jobs. When compliance is executed properly, it improves processes, build a better workplace and provide superior customer service.



Who is responsible for Compliance?

All associates in each department must abide by required laws.

Everyone is accountable! We are all liable! No exceptions!



When we comply as a team

- Overall company operations run smoothly
- We minimize risk; such as fines, imprisonment, and lawsuits
- Our company maintains its good reputation
- We add credibility and integrity to our compliance program

Culture is Everything

Organizations with the most effective ethics and compliance programs foster a **cultural atmosphere** of **moral courage** resulting in employees who:

- Are fully engaged
- Willing to stand up for what is right
- Proud of the company and protective of the organization
- View moral courage as everyone's job and not one person's job

Prevent-Detect-Correct

Compliance is EVERYONE'S Responsibility!!

PREVENT

- Operate within your organization's ethical expectations to PREVENT noncompliance!

DETECT & REPORT

- If you DETECT potential noncompliance, REPORT it!

CORRECT

- CORRECT noncompliance to protect beneficiaries and to save money!

Consequences of Non-Compliance

- Fines and penalties
- Loss of License and/or Imprisonment
- Damage to the company's reputation

Employee Code of Conduct

- **Understand your role** in the compliance program – embrace compliance through **knowledge**, not fear
- **Commit to compliance** – make it matter to commit to the compliance guidelines you have been taught
- Conduct yourself with the **highest ethical standards**
- **Be responsible** for compliance for activities within your control
- **Be ready to implement** regulatory changes into your day-to-day activities
- Always **institute good practices** to ensure the greatest possible level of compliance
- **Take ownership** in acting in the best interest of our company

Expectations of the Compliance Officer

- **Communicate compliance requirements**, updates or changes – BSA/AML etc.
- **Implement training** and education programs for the entire company
- **Conduct regular audits** to identify and resolve issues
- **Provide support** to employees in fulfilling compliance responsibilities when needed
- **Oversee company's** compliance by conducting internal monitoring
- **Analyze the reasons** that lead to non-compliance
- Assist in **managing risks**

Accountability for Compliance as Store Managers

- How do you hold your staff accountable for compliance?
- How do you know if your department/area is in compliance?
- How do you keep your staff informed of the legal requirements your store is required to follow?
- How does your staff monitor compliance?
- How does your store respond to audits?
- How do you measure compliance efforts and success?
- How do you measure your supervisor?

Accountability for Compliance – All Staff

- What policies and procedures are you subject to?
- How do you monitor compliance with those policies and procedures?
- Have you attended or conducted mandatory compliance training?
- What are your responsibilities under the company's compliance program?

Compliance is a Team Culture

