

Appendix B

Chart of BSA Legislative History

STATUTE	PUBLIC LAW	DATE PASSED	STATUTES AT LARGE	CONGRESSIONAL REPORTS	HEARINGS
1968 Hearing (which led up to the passage of BSA in 1970)					
					I. "Legal and Economic Impact of Foreign Banking Procedures on the United States" Hearing before the Committee on Banking and Currency (House) 90th Cong., 2nd Sess. 12/9/68
1970					
Bank Records and Foreign Transactions Act Title I. Financial Recordkeeping Title II. "Currency and Foreign Transactions Reporting Act" (Together, known as the "Bank Secrecy Act")	91-508	10/26/70	84 Stat. 1114	I. H. Rpt 91-975 "Bank Records and Foreign Transactions" Committee on Banking and Currency 91st Cong., 2nd Sess. 3/28/70	IV. "Foreign Bank Secrecy and Bank Records" Hearings before the Committee on Banking and Currency (House) 91st Cong., 1st and 2nd Sess. 12/4 & 10/69; 2/10/70; and 3/2 & 9/70
				II. S. Rpt 91-1139 "Foreign Bank Secrecy and Bank Recordkeeping" Report of the Committee on Banking and Currency 91st Cong., 2nd Sess. 8/24/70	V. "Foreign Bank Secrecy" Hearings before the Subcommittee on Financial Institutions of the Committee on Banking and Currency (Senate) 91st Cong., 2nd Sess. 6/8, 9, 10 & 11/70
				III. H. Rpt. 91-1587 "Bank Records and Foreign Transactions; Credit Cards; Consumer Credit Reporting" Conference Report on HR 15073 91st Cong., 2nd Sess. 10/8/70	
1982					
Money and Finance, Enactment as USC Title 31	97-258	9/13/82	96 Stat. 877	I. H. Rpt. 97-651 "Revision of Title 31, USC, "Money and Finance" To accompany HR 6128 Committee of the Judiciary 97th Cong., 2nd Sess. 7/21/82	

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1984					
“Comprehensive Crime Control Act of 1984” – Title II <ul style="list-style-type: none"> Chapter IX – “Currency and Foreign Transactions Reporting Act Amendments” 	98-473	10/12/84	98 Stat. 1976	I. H. Doc. 98-32 “Comprehensive Crime Control Act of 1983” Message from the President of the U.S. 3/16/83	
				II.S. Rpt. 98-225 “Comprehensive Crime Control Act of 1983” Report of the Committee on the Judiciary (Senate) 98th Cong., 1st Sess. 9/14/83	
1985 First National Bank of Boston Hearings					
					I. “The First National Bank of Boston” Hearings before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance and Urban Affairs (House) 99th Cong., 1st Sess. 4/3-4/85
1986					
Anti-Drug Abuse Act of 1986 <ul style="list-style-type: none"> Title I – Anti-Drug Enforcement Subtitle H – “Money Laundering Control Act of 1986” 	99-570	10/27/86	100 Stat. 3207	I. H. Rpt 99-746 “Comprehensive Money Laundering Prevention Act” 99th Cong., 2nd Sess., 8/5/86	IV. “Currency and Foreign Transaction Reporting Act” Hearing before the Subcommittee on Crime, House Judiciary Committee, 4/11/84
				II. S. Rpt 99-433 “The Money Laundering Crimes Act of 1986” 99th Cong., 2nd Sess. 9/3/86	V. “Money Laundering Legislation” Hearings before the Senate Judiciary Committee 10/29/85
				III. HR Rpt 99-855 “Money Laundering Control Act of 1986” 99 Cong., 2nd Sess. 9/19/86	VI. “Tax evasion, drug trafficking, and money laundering as they involve financial institutions” Hearings before the Subcommittee on Financial Institutions Supervision, Regulation, and Insurance of the Committee on Banking, Finance, and Urban Affairs 99th Cong., 2nd Sess. 4/16/86

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					<p>VII. “The Drug Money Seizure Act and the Bank Secrecy Act Amendments” Hearing before the Committee on Banking, Housing and Urban Affairs (Senate) 99th Cong., 2nd Sess. 5/1/86</p>
					<p>VIII. “Enforcement and Utilization of the Bank Secrecy Act” Hearing before the Subcommittee on General Oversight and Renegotiation of the Committee on Banking, Finance and Urban Affairs (House) 98th Cong. 2d Sess. 6/20/84</p>
					<p>IX. “Drug Money Laundering” Hearing before the Committee on Banking, Housing and Urban Affairs (Senate) 99th Cong, 1st Sess. 1/28/85</p>
					<p>X. “Briefing on the 1970 Currency and Foreign Transactions Reporting Act” Hearing before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance and Urban Affairs (House) 99th Cong. 1st Sess. 3/5/85</p>
					<p>XI. “Money Laundering Operations and the Role of the Department of the Treasury” Hearing before the Subcommittee on Oversight of the Committee on Ways and Means (House) 99th Cong. 1st Sess. 9/12/85</p>

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1988					
Anti-Drug Abuse Act of 1988 <ul style="list-style-type: none"> • Title VI – The Anti-Drug Abuse Amendments Act of 1988 <ul style="list-style-type: none"> o Subtitle E – The Money Laundering Prosecution Improvements Act of 1988 	100-690	11/18/88	102 Stat. 4181	I. H. Rpt. 99-746 “Comprehensive Money Laundering Prevention Act” 99th Cong., 2nd Sess. 8/5/86 [See 1986 legislation]	III. “Money Laundering Control Act Amendments of 1988” Hearing before the Committee on Banking, Finance and Urban Affairs (House) 100th Cong., 2nd Sess. 6/8/88
				II. H. Rpt. 100-716 “Money Laundering Control Amendments of 1988” 100th Cong., 2nd Sess. 6/21/88	IV. “Money Laundering Control Act of 1986 and the Regulations Implementing the Bank Secrecy Act” Hearings before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance and Urban Affairs (House) 100th Cong., 1st Sess. 5/6/87 & 6/9/87
1990					
Crime Control Act of 1990 <ul style="list-style-type: none"> • Title I – International Money Laundering • Title XIV – Money Laundering • Title XXV – Banking Law Enforcement (“Comprehensive Thrift and Bank Fraud Prosecution and Taxpayer Recovery Act of 1990”) <ul style="list-style-type: none"> o Subtitle A – Enhanced Criminal Penalties o Subtitle H – The Financial Institutions Anti-Fraud Enforcement Act of 1990 	101-647	11/29/90	104 Stat. 4789	I. H. Rpt 101-446 To accompany HR 3848 “Depository Institutions Money Laundering Amendments of 1990” 4/3/90	IV. “Drug Money Laundering Control Efforts” Hearing before the Subcommittee on Consumer and Regulatory Affairs of the Committee on Banking, Housing and Urban Affairs (Senate) 101st Cong., 1st Sess. 11/1/89
				II. H. Rpt 101-681 “Comprehensive Crime Control Act of 1990” 101st Cong., 2nd Sess. 9/5/90	V. “Money Laundering” Hearings before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance and Urban Affairs (House) 101st Cong., 1st Sess. 11/14-15/89

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				III. S. Rpt. 101-460 "Money Laundering Enforcement Amendments of 1990" 101st Cong., 2nd Sess. 9/12/90	VI. "Money Laundering in Florida: Banking Compliance, Federal Enforcement Measures, and the efficacy of current law" Hearing before the Subcommittee on Consumer and Regulatory Affairs of the Committee on Banking, Housing and Urban Affairs (Senate) 101st Cong., 1st Sess. 12/4/89
					VII. "Money Laundering" Hearings before the Committee on Banking, Finance and Urban Affairs (House) 101st Cong., 1st Sess. 12/6-7/89
					VIII. "Money Laundering Legislation" Hearing before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance, and Urban Affairs (House) 101st Cong., 2nd Sess. 3/8/90
					IX. "International Drug Money Laundering: Issues and Options for Congress" Proceedings of a seminar held by the Congressional Research Service – 6/21/90 Report prepared for the Committee on Foreign Affairs (House) 10/90
1992					
Housing and Community Development Act of 1992 • Title XV – The Annunzio-Wylie Anti-Money Laundering Act	102-55	10/28/92	106 Stat. 3672	I. H. Rpt. 101-446 To accompany HR 3848 "Depository Institutions Money Laundering Amendments of 1990" 4/3/90 [See 1990]	V. "Money Laundering" Hearings before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance and Urban Affairs (House) 101st Cong., 1st Sess. 11/14-15/89 [See 1990]

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				<p>II. S. Rpt. 101-460 “Money Laundering Enforcement Amendments of 1990” 101st Cong., 2nd Sess. 9/12/90 [See 1990]</p>	<p>VI. “Money Laundering” Hearings before the Committee on Banking, Finance and Urban Affairs (House) 101st Cong., 1st Sess. 12/6-7/89 [See 1990]</p>
				<p>III. H. Rpt. 102-28, Part 1 “Money Laundering Enforcement Amendments of 1991” 102nd Cong., 1st Sess. 3/20/91</p>	<p>VII. “Money Laundering Legislation” Hearing before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the Committee on Banking, Finance, and Urban Affairs (House) 101st Cong., 2nd Sess. 3/8/90 [See 1990]</p>
				<p>IV. H. Rpt. 102-28, Part 2 “Money Laundering Enforcement Amendments of 1991” 102nd Cong., 1st Sess. 5/23/91</p>	<p>VIII. “Depository Institutions Money Laundering Amendments of 1990” Hearing before the Committee on Banking, Housing and Urban Affairs (Senate) 101st Cong., 2nd Sess. 5/18/90</p>
					<p>IX. “Money Laundering Enforcement Amendments of 1991” (HR 26) Hearing before the Subcommittee of Financial Institutions Supervision, Regulation, and Insurance of the Committee on Banking, Finance and Urban Affairs (House) 102 Cong., 1st Sess. 2/19/91</p>

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1994					
Riegle Community Development Improvement Act of 1994 Title IV – The Money Laundering Suppression Act of 1994	103-325	9/23/94	108 Stat. 2160	I. H. Rpt. 103-438 “Money Laundering Suppression Act of 1994” 103rd Cong., 2nd Sess. 3/21/94	IV. “Federal Government’s Response to Money Laundering” Hearings before the Committee on Banking, Finance and Urban Affairs (House) 103rd Cong., 1st Sess. 5/25, 26/93
				II. H. Rpt. 103-652 “Community Development Banking Act” Conference Report 103rd Cong., 2nd Sess. 8/2/94	V. “Anti-Money Laundering Efforts in Texas” Field hearing before the Committee on Banking, Finance and Urban Affairs (House) 103rd Cong., 1st Sess. 7/8/93
				III. H. Rpt. 102-28, Part 1 “Money Laundering Enforcement Amendments of 1991” 102nd Cong., 1st Sess. 3/20/91 [See 1992 Summary]	VI. “H.R. 3235; The Anti-Money Laundering Act of 1993” Hearings before the Subcommittee on Financial Institutions Supervision, Regulation and Deposit Insurance of the Committee on Banking, Finance and Urban Affairs (House) 103rd Cong., 1st Sess. 10/20/93
					VII. “The Anti-Money Laundering Act of 1993 – S. 1664” Hearing before the Committee on Banking, Housing and Urban Affairs (Senate) 103rd Cong., 2nd Sess. 3/15/94

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					VIII. "Current Trends in Money Laundering" Hearing before the Permanent Subcommittee on Investigations of the Committee on Governmental Affairs (Senate) 102nd Cong., 2nd Sess. 2/27/92
1998					
Money Laundering and Financial Crimes Strategy Act of 1998	105-310	10/30/98	112 Stat. 2941	I. H. Rpt. 105-608 Part 1 "Money Laundering Crimes Strategy Act of 1998" 105th Cong., 2nd Sess. 6/25/98	II. "H.R. 4005 – Money Laundering Deterrence Act of 198 & H.R. 1756 – Money Laundering and Financial Crime Strategy Act of 1997" Hearing before the Committee on Banking and Financial Services (House) 105th Cong., 2nd Sess. 6/11/98
2001					
USA Patriot Act	107-56	10/26/01	115 Stat. 272	I. H. Rpt. 105-611 "Money Laundering Deterrence Act of 1998" 105th Cong., 2nd Sess. 7/8/98	IV. "Organized Crime and Banking" Hearing before the Committee on Banking and Financial Services (House) 104th Cong., 2nd Sess. 2/28/96
				II. H. Rpt. 107-236, Part 1 "Provide Appropriate Tools Required to Intercept and Obstruct Terrorism (PATRIOT) Act of 2001" Report of the Committee on the Judiciary (House) 107th Cong., 1st Sess. 10/11/01	V. "Operational oversight of the Financial Crimes Enforcement Network" Hearing before the Subcommittee on General Oversight and Investigations of the Committee on Banking and Financial Services (House) 105th Cong., 1st Sess. 3/21/97
				III .H. Rpt. 107-250, Part 1 "Financial Anti-Terrorism Act of 2001" 107th Cong., 1st Sess. 10/17/01	VI. "Taking the profit out of Drug trafficking: The battle against money laundering" Hearing before the Subcommittee on Crime of the Committee on the Judiciary (House) 105th Cong., 1st Sess. 7/24/97

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1994					
					<p>VII. “The Operations of the Department of the Treasury’s Financial Crimes Enforcement Network” Hearing before the Subcommittee on General Oversight and Investigations of the Committee on Banking and Financial Services (House) 105th Cong., 2nd Sess. 4/1/98</p>
					<p>VIII. “H.R. 4005 – Money Laundering Deterrence Act of 198 & H.R. 1756 – Money Laundering and Financial Crime Strategy Act of 1997” Hearing before the Committee on Banking and Financial Services (House) 105th Cong., 2nd Sess. 6/11/98 (See 1998 Summary)</p>
					<p>IX. “Trends in Money Laundering” Joint hearing before the Subcommittee on Financial Institutions and Consumer Credit and the Subcommittee on General Oversight and Investigations of the Committee on Banking and Financial Services (House) 106th Cong., 1st Sess. 4/15/99</p>
					<p>X. “Bank Secrecy Act Reporting Requirements” Joint Hearing before the Subcommittee on General Oversight and Investigations and the Subcommittee on Financial Institutions and Consumer Credit of the Committee on Banking and Financial Services (House) 106th Cong., 1st Sess. 4/20/99</p>

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					<p>XI. "Private Banking and Money Laundering: A Case Study of Opportunities and Vulnerabilities" Hearings before the Permanent Subcommittee on Investigations of the Committee on Governmental Affairs (Senate) 106th Cong., 1st Sess. 11/9-10/99</p>
					<p>XII. "Money Laundering Crisis" Hearing before the Subcommittee on Crime of the Committee on the Judiciary (House) 106th Cong., 2nd Sess. 2/10/00</p>
					<p>XIII. "Money Laundering" Hearings before the Committee on Banking and Financial Services (House) 106th Cong., 2nd Sess. 3/9/00</p>
					<p>XIV. "H.R. 240: The Bulk Cash Smuggling Act of 1999" Field Hearing before the Subcommittee on Financial Institutions and Consumer Credit of the Committee on Banking and Financial Services (House) 106th Cong., 2nd Sess. 5/15/00</p>
					<p>XV. "Combating Money Laundering" Hearing before the Subcommittee on Criminal Justice, Drug Policy, and Human Resources of the Committee on Government Reform (House) 106th Cong., 2nd Sess. 6/23/00</p>

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1994					
					XVI. "Role of U. S. Correspondent Banking in International Money Laundering, Volumes 1-5" Hearings before the Permanent Subcommittee on Investigations of the Committee on Governmental Affairs (Senate) 107th Cong., 1st Sess. 3/1, 2 & 6/01
					XVII. "Correspondent Banking: A Gateway for Money Laundering" Committee print issued by the Senate Governmental Affairs Committee 2/5/01
					XVIII. "Supplement to the Feb. 5, 2001 Report on Correspondent Banking" 2/28/01
					XIX. "The Administration's National Money Laundering Strategy for 2001" Hearing before the Committee on Banking, Housing, and Urban Affairs, U.S. Senate 107th Cong., 1st Sess. 9/26/01
2004					
Intelligence Reform and Terrorism Prevention Act of 2004 <ul style="list-style-type: none"> Title VI – Terrorism Prevention Subtitle B – Money Laundering and Terrorist Financing Subtitle C – Money Laundering Abatement and Financial Antiterrorism Technical Corrections Act of 2004 Subtitle D – Additional Enforcement Tools 	108-458	12/17/04	118 Stat. 3638	I. H. Rpt 108-796 Conference Report on S. 2845 "Intelligence Reform and Terrorism Prevention Act of 2004" 108th Cong., 2nd Sess. 12/7/04	

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2006					
USA Patriot Improvement and Reauthorization Act of 2005 • Title IV – “Combating Terrorism Financing Act of 2005”	109-177	3/9/06	120 Stat. 192	I. H. Rpt. 108-588 “Terrorist Penalties Enhancement Act of 2004” 108th Cong., 2nd Sess. 7/7/04	V. “Bank Secrecy Act Enforcement” Hearings before the Senate Banking, Housing and Urban Affairs Committee 108th Cong., 2nd Sess. 6/3/04
				II. H. Rpt. 109-174, Part 1 “USA Patriot and Terrorism Prevention Reauthorization Act of 2005” 109th Cong., 1st Sess. 7/18/05	VI. “Money Laundering and Foreign Corruption: Enforcement and Effectiveness of the Patriot Act” Hearings before the Permanent Subcommittee on Investigations, Senate Governmental Affairs Committee 7/15/04
				III. H. Rpt. 109-174, Part 2 “USA Patriot and Terrorism Prevention Reauthorization Act of 2005” 109th Cong., 1st Sess. 7/18/05	
				IV. H. Rpt 109-333 Conference Report on HR 3199 “USA Patriot Improvement and Reauthorization Act of 2005” 109th Cong., 1st Sess. 12/8/05	