

NOT LEGAL ADVICE / COMPLIANCE DISCLAIMER

Last Updated: July 2026

1. No Legal Services or Attorney-Client Relationship

Division One Compliance, LLC ("D1C") is a compliance consulting entity and is **not a law firm**. D1C does not offer, perform, or provide legal services or legal advice. Nothing contained on this website (divisiononecompliance.com), nor any communications, written materials, policy templates, risk assessments, or training modules provided by D1C (collectively, "Documents"), constitutes legal advice or creates an attorney-client relationship between D1C and any visitor or client. Communications with D1C are not protected by attorney-client privilege.

2. General Informational and Compliance Purpose Only

The content on this website and the Documents provided by D1C are designed solely to assist businesses in their internal efforts to address certain applicable requirements of the Bank Secrecy Act (31 U.S.C. 5311, et seq.) and its implementing regulations. Because laws, regulations, and enforcement standards vary and change, materials provided on this site work for general situations but must be evaluated against your specific operational setup. You remain solely responsible for ensuring that your business satisfies all applicable federal, state, and local legal obligations.

3. Client Responsibility and Customization

D1C relies on information provided by the client and does not independently audit or verify client data. D1C cannot and does not represent or warrant that its Services or Documents are sufficient or required for your specific regulatory obligations. Any customization made by a client or third party to D1C Documents is strictly at the client's own risk and voids underlying product compliance assurances.

4. No Guarantee of Regulatory Approval

Using D1C's website, purchasing D1C Services, or adopting D1C's written compliance programs, risk assessments, or training modules does not guarantee that a regulatory authority (such as the IRS, FinCEN, state regulators, or SROs), independent auditor, or banking partner will approve your compliance program or refrain from taking enforcement action. D1C does not warrant or represent that its materials will identify every potential risk or vulnerability associated with your business.