

2024 FALL COMPLIANCE WORKSHOP

November 19, 2024
NH Bankers Training Room
Concord, NH



The New Hampshire Bankers Association, in partnership with the Vermont Bankers Association, Inc., will host our annual Fall Compliance Conference in the NH Bankers Training Room on November 19, 2024.

NH Bankers
ASSOCIATION

VBA
Vermont Bankers Association, Inc.

2024 FALL COMPLIANCE WORKSHOP

NOVEMBER 19, 2024 | NH BANKERS TRAINING ROOM, CONCORD, NH

AGENDA

TUESDAY**NOVEMBER 19**

8:00 AM – 8:30 AM

REGISTRATION

8:30 AM – 9:30 AM

COMPLIANCE HOT TOPICS**David A. Larocque, CRCM, CAMS**
Crowe LLP

This session includes updates on CRA Modernization and Section 1071, recent fair lending and redlining cases, what Crowe is seeing in their Compliance audits, recent exam findings from the FDIC, FRB, OCC and CFPB, and new and changed regulations in 2024.

9:30 AM – 10:30 AM

FINTECH BANKING PARTNERSHIPS AND AML/CFT ISSUES**Matthew Hovis, CFE, CAMS**, Senior Manager
Wipfli

With the growth of the fintech landscape regulations, growth in fintech community banking partnerships over the last decade have also increased. We'll give an in-depth analysis of the recent regulatory issues that have cropped up over the past few years, their impacts on Banks and the various resulting enforcement actions.

10:30 AM – 10:45 AM

BREAK

10:45 AM – 11:45 AM

FDIC NEW RULES REGARDING DIGITAL SIGNAGE & BROKERED DEPOSITS**Speaker – TBD (Invited)**

The banking industry and practices have substantially changed since the FDIC official sign and advertising rules were last significantly updated in 2006. Also, for many banks, brokered deposits are an important source of funds, and the marketplace for brokered deposits has evolved in response to technological developments and new business relationships. The FDIC will join us to discuss these upcoming changes.

11:45 AM – 12:30 PM

LUNCH

12:30 PM – 1:15 PM

KEY BANK REGULATORY AND ENFORCEMENT DEVELOPMENTS**Brendan Clegg**, Partner
Luse, Gorman, PC

The session will cover recent developments in the bank regulatory and enforcement spaces, including (i) 2024 Supreme Court cases, (ii) bank-fintech partnerships, (iii) FDIC proposed rules on brokered deposits and account reconciliation, and (iv) final OCC, FDIC and DoJ merger policies and guidelines. We'll also discuss the state of previously proposed rules that remain pending, as well as regulatory actions that are in limbo due to litigation.

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1:15 PM – 2:15 PM	<p>COMPLIANCE CHALLENGES IN THE MORTGAGE INDUSTRY Mallory Conway, EVP, Advisory & Consulting The Bonadio Group</p> <p>We'll explain current compliance challenges and changes within the mortgage lending industry such as the housing market, tech changes, rising interest rates, the re-introduction of Adjustable-Rate Mortgage products and staffing constraints. You won't want to miss common compliance violations and how you can prevent them.</p>
2:15 PM – 2:30 PM	BREAK
2:30 PM – 3:30 PM	<p>BSA/AML COMPLIANCE: UNDERSTANDING WHERE WE ARE TODAY Brian Shea, Senior Manager Wolf & Co.</p> <p>Financial institutions undergo comprehensive regulatory examinations to verify their Bank Secrecy Act/Anti-Money Laundering (BSA/AML) compliance. However, consistently changing requirements and evolving environments can make it difficult to navigate your compliance obligations—leading to regulatory scrutiny during examinations. In this session, experts will share their firsthand accounts of the challenges and criticisms faced by financial institutions during their audits and analyze industry trends that affect BSA/AML compliance. We'll discuss the top violations flagged during BSA/AML compliance audits, areas of concern that should be prioritized when evaluating a BSA/AML compliance program, and the highest-risk issues seen by examiners in the industry.</p> <p>You'll learn: Areas that commonly receive regulatory criticism and violations; How to identify and remediate gaps in your compliance programs; and steps you can take to mitigate risk of noncompliance</p>
3:30 PM – 4:30 PM	<p>MODEL RISK MANAGEMENT TODAY: KEY INSIGHTS FOR COMPLIANCE OFFICERS Mike Guglielmo, Managing Partner Mark Haberland, Managing Partner Darling Consulting</p> <p>This presentation offers banking compliance officers essential insights into managing model risk in today's increasingly technical and regulatory environments. It will focus on evolving expectations for administrative, technical, and cultural aspects of model risk management practices, and the unique risks and opportunities introduced by artificial intelligence (AI) and machine learning models.</p>
4:30 PM	ADJOURNMENT

Short breaks may be given between sessions. It is the responsibility of the registrant to monitor the program as these are only suggested times, and as everyone knows, a meeting can run early or late.