

2025 COMPLIANCE CONFERENCE

MAY 28-29, 2025 | NH BANKERS TRAINING ROOM, CONCORD, NH

AGENDA

WEDNESDAY

MAY 28

8:30 AM – 9:00 AM

REGISTRATION & CONTINENTAL BREAKFAST

9:00 AM – 9:05 AM

WELCOME

Sandy Tracy, SVP/COO
New Hampshire Bankers Association

9:05 AM – 9:55 AM

ACH FRAUD MONITORING REQUIREMENTS

Sean Carter, AAP, APRP, President & CEO
NEACH

The new Fraud Monitoring Rule amendments effective March 20, 2026, are part of Nacha's larger Risk Management package intended to reduce the incidence of successful fraud attempts and improve the recovery of funds after frauds have occurred. These amendments relate to Fraud Monitoring by Originators, Third-Party Service Providers/Third Party Senders and ODFIs; and ACH Credit Monitoring by RDFIs. This session engages financial institutions in important dialogue to provide a solid footing for successful compliance readiness while also uncovering what education, tools, and resources are still needed for this journey. We will explore the challenges and opportunities as the world of Fraud, Operations and AML intersect with each other.

9:55 AM – 10:30 AM

REGULATORY UPDATE FROM DC

Rhonda R. Whitley, SVP, Senior Regulatory Counsel, Government Relations
ICBA (Independent Community Bankers Association)

Bankers are staying nimble to address the evolving regulatory landscape. In this session, you will hear the latest regulatory news and developments from Washington that is affecting the banking and financial services industry and how you can maintain compliance.

10:30 AM – 10:45 AM

MORNING BREAK

10:45 AM – 11:45 AM

FLOOD INSURANCE COMPLIANCE

Mark Baldi, Regulatory Compliance Manager
Wolf & Company

Join us for a dive into the Flood Disaster Protection Act, a rule that requires the purchase of flood insurance as protection against flood losses on loans with collateral in special flood hazard areas. Applicable to both consumer purpose and commercial loans, the requirements for flood are not only complex and confusing but also carry the potential for significant penalties when violations occur. We will review pre and post-closing requirements, calculation of coverage, private flood insurance requirements and notifications as well as common errors and violations, recent enforcement actions, and best practices to protect your institution.

11:45 AM – 12:30 PM

LUNCH

12:30 PM – 1:20 PM

CRA – COMMUNITY DEVELOPMENT LOANS, INVESTMENTS AND SERVICES (VIRTUAL)

Steffani Jenkins, CRA Liaison
ICBA CRA Solutions

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The CRA final rule has been rescinded. What are the pros and cons of the rescinding of the rule and where should the focus be now? The current CRA requires that intermediate small and large banks provide CRA qualified Community Development loans, investments and services to the communities in which they operate and this is optional for small banks. Creating partnerships and developing a strategy for providing qualified activities within each assessment area is integral to a successful CRA program. Learn what qualifies and how to make the most of your Community Development activities.

1:20 PM – 2:20 PM

REGULATORY COMPLIANCE HOT TOPICS

David Larocque, *CRCM, CAMS*
Crowe, LLP

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

2:20 PM – 2:30 PM

AFTERNOON BREAK

2:30 pm – 3:30 pm

COMMON HMDA REPORTING ERRORS AND BEST PRACTICES

Mark Baldi, *Regulatory Compliance Manager*
Wolf & Company

This session will review common HMDA data reporting errors concerning both consumer and business purpose transactions as well as frequent misconceptions regarding HMDA reporting identified in Wolf's compliance audits. We will also discuss best practices, including ways to enhance data reporting procedures to prevent occurrences of these issues.

3:30 PM

ADJOURNMENT

THURSDAY

MAY 29

8:30 AM – 9:00 AM

REGISTRATION & CONTINENTAL BREAKFAST

9:00 AM – 9:05 AM

WELCOME

Sandy Tracy, *SVP/COO*
New Hampshire Bankers Association

9:05 AM – 10:00 AM

NAVIGATING COMPLIANCE CHALLENGES IN 2025

Mallory Conway, *Partner*
The Bonadio Group

As regulatory challenges evolve, financial institutions must stay ahead to mitigate risk and ensure operational integrity. This session will explore key compliance issues, offering practical insights and best practices for navigating common pitfalls. Topics include updates on 2025 banking regulations, loan documentation and servicing compliance, Bank Secrecy Act adherence, HMDA reporting, fair lending practices, and flood insurance compliance. Additionally, emerging trends and enforcement actions will be addressed to help institutions strengthen their compliance strategies.

10:00 AM – 10:45 AM

REDLINING AND THE STORY OF THE DATA

Kathy Enbom, *Principal*
Wipfli LLP

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Redlining isn't as simple – or overt – as drawing lines on a map. Regulatory agencies and consumer groups have shown that disparities in homeownership still exist between majority minority areas and non-majority minority areas. As a result, examiner focus on redlining during fair lending examinations has increased. In this session we'll walk through how to analyze your redlining risk so that you understand your institution's lending patterns and potential risks before your next examination. We'll talk about what to look for with respect to your data, as well as your peers, and how to pull it all together to form meaningful conclusions for yourself, for management, and for your examiners.

10:45 AM – 11:00 AM

MORNING BREAK

11:00 AM – 11:45 PM

CONDUCTING EFFECTIVE COMPLIANCE RISK ASSESSMENTS

Katie Kennedy, *Senior Manager*
Wipfli LLP

In this session we will explore the elements of an effective risk assessment, along with key considerations in putting together a comprehensive compliance risk assessment. We will provide examples of risk rating definitions, risk categories, control components, and ultimate residual risk. We will also discuss use and implementation of completed compliance risk assessments.

11:45 PM – 12:30 PM

LUNCH

12:30 PM – 1:30 PM

CREATING A COMPLIANCE MONITORING PROGRAM

Jessica Lamoreux, *Education Director*
Compliance Alliance

Join us for an informative session on creating a solid compliance monitoring program. Learn about the key components necessary for success in today's regulatory environment.

1:30 PM – 1:40 PM

BREAK

1:40 PM – 2:30 PM

CANNABIS BANKING COMPLIANCE (VIRTUAL)

Casey Reese
Green Check Verified

The legal cannabis industry brings growth potential along with challenging operational demands and complex regulations. With the right cannabis banking solutions, cannabis doesn't have to mean high-risk banking. As competition ramps up, this presentation will help bankers serving or considering the legal cannabis industry deepen their knowledge and gain an early mover advantage on new relationships.

2:30 PM

ADJOURN