

# 2026 COMPLIANCE CONFERENCE

**MAY 19-20, 2026**

**New Hampshire Bankers Association Training Room (or Virtual)  
2 Eagle Square, 2<sup>nd</sup> Floor, Concord, NH**



**NH Bankers**  
ASSOCIATION

**VBA**  
Vermont Bankers Association, Inc.

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PRELIMINARY	AGENDA
<b>TUESDAY</b>	<b>MAY 19</b>
8:30 AM – 9:00 AM	<b>REGISTRATION &amp; CONTINENTAL BREAKFAST</b>
9:00 AM – 9:05 AM	<b>WELCOME</b> <b>Sandy Tracy</b> , <i>SVP/COO</i> New Hampshire Bankers Association
9:05 AM – 10:05 AM	<b>REGULATORY THEMES WE'RE SEEING ACROSS THE INDUSTRY</b> <b>Mallory Conway</b> , <i>Partner</i> The Bonadio Group  We will highlight the key themes we're seeing surface across regulatory exams, where supervision is increasingly shifting away from "check-the-box" compliance and toward how well institutions identify and manage risk. Attendees will leave with practical, actionable steps to strengthen governance, documentation, and readiness in the areas that are drawing the most questions, to help address issues proactively and reduce surprises in your next exam cycle.
10:05 AM – 11:05 AM	<b>COMPLIANCE MANAGEMENT SYSTEMS</b> <b>David Larocque</b> , <i>CRCM, CAMS</i> Crowe LLP  This session will provide a practical overview of building and maintaining an effective Compliance Management System (CMS). Participants will explore key CMS components including board and management oversight, policies and procedures, training, monitoring, complaint management, regulatory change management, compliance risk assessment and compliance audit, and how these elements work together to manage regulatory risk. This session will also highlight common exam findings and offer practical strategies to strengthen compliance governance, controls, and reporting.
11:05 AM – 11:15 AM	<b>MORNING BREAK</b>
11:15 AM – 12:00 AM	<b>BSA UPDATES</b> <b>Alena Weiss</b> , <i>CRCM, CAMS, SVP, Compliance / Senior Compliance Consultant</i> M&M Consulting, LLC  This session will include updates and discussion on recent BSA updates, trends, and enforcement actions. We will discuss the recent Beneficial Ownership Exemptive Relief, AML/CFT Risk Assessment reminders and tips, Recent Enforcement actions and what you can learn from them, as well as other current happenings in the BSA landscape.
12:00 AM – 12:45 PM	<b>LUNCH</b>
12:45 PM – 1:30 PM	<b>COMPLIANCE FOR SOCIAL MEDIA</b> <b>Jordan Lehtonen</b> , <i>Manager, CRCM</i> Wolf & Company PC  Social media is among the most common forms of modern communication. For financial institutions, it is a way to directly interact with customers and potential customers. This includes not just advertising products and services but also receiving direct consumer feedback and inquiries. Institutions need to ensure they have appropriate controls in place to

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mitigate the various compliance risks imposed by social media. A wide variety of laws, regulations and guidance are directly impacted. During this session we'll examine the various ways through which institutions utilize social media and handle their compliance obligations.

You'll learn:

- Risks that impact financial institutions using social media
- Rules and guidelines that apply
- Industry best practices

1:30 PM – 2:10 PM

**ADVERSE ACTION NOTICES, AN OVERVIEW AND COMMON MISCONCEPTIONS**

**Katie Kennedy**, *Senior Manager - CFE, CUCE*  
Wipfli, LLP

Adverse action notices aren't just paperwork - they are a critical part of consumer protection and fair lending. Today, we're diving into the nuance of Regulation B and FCRA requirements. We'll look at the 'in-between' customer requests - those that don't result in a loan - and provide actionable strategies to ensure your team is documenting correctly, triggering the right notices on time, and mitigating compliance risk.

2:10 PM – 2:20 PM

**AFTERNOON BREAK**

2:20 pm – 3:20 pm

**CANNABIS BANKING: UNDERSTANDING THE OPPORTUNITIES AND RISKS**

**Chris Van Dyck**, *Partner*  
Cogent Law

This session will discuss the many facets of cannabis banking including:

- Understanding the risks
- How to gain traction and generate significant fee and interest income
- Best practices to employ when building a cannabis banking program
- Cannabis banking from a regulatory perspective
- Legislative developments that may impact cannabis banking

3:20 pm - 3:30 PM

**ADJOURNMENT****WEDNESDAY****MAY 20**

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 – 9:30 AM

**NEW FDIC EXAM PROCESS**

**John Penkala**, *Field Supervisor*  
FDIC

Discussion on new process and expectations, such as if exams will be 5-7 years out how will they be monitoring HMDA and CRA where the record retention is shorter than that. If they find something during the exam will they require a lookback to the last exam (that could get pricey).

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9:30 AM – 10:00 AM

## CRA EXPECTATIONS

**John Penkala**, *Field Supervisor*  
FDIC

Discussion on CRA expectations since the new rule is not happening. How and what is FDIC reviewing for CD loans and investments.

10:00 AM – 10:50 AM

## CHANGE MANAGEMENT & CHANGE IN TERMS

**Kathy Enbom**, *Principal*  
Wipfli LLP

When management says 'change the terms' and customers say 'why?', regulators say 'prove you did it right.' Changing product terms is rare, but when it happens, a single missing notification can turn a profit-making change into a compliance violation. In this session, we're going to cover the precise steps, timelines, and legal requirements for both loan and deposit products to ensure you can confidently say, 'bring on the change.'

10:50 AM – 11:00 AM

## MORNING BREAK

11:00 AM – 11:50 PM

## COMMON AUDIT AND EXAM VIOLATIONS

**Katie Kennedy**, *Senior Manager - CFE, CUCE*  
Wipfli, LLP

We all know that receiving audit findings feels like a penalty. But what if you could use those findings as a roadmap to strengthen your bank before regulators or third parties find them first? In this session, we're going to pull back the curtain on the top findings we've seen recently and give you a practical blueprint to bulletproof your institution

11:50 PM – 12:35 PM

## LUNCH

12:35 PM – 1:35 PM

## PRACTICAL APPLICATIONS AND EMERGING RISKS WITH UTILIZING AI IN COMPLIANCE

**Meredith F. Piotti**, *Principal, CPA, CIA*  
Wolf & Company PC

The world today is surrounded by artificial intelligence (AI). Regulation is a challenge to keep up with the pace of change in the technology world. This discussion will explore what every financial institution should be doing today to address the future impact of AI.

1:35 PM – 1:45 PM

## BREAK

1:45 PM – 2:45 PM

## FRAUD: BANK IMPERSONATION SCHEMES

**Christa G. Clapp**, *MPA, Elder Abuse Program Specialist, Elder Abuse & Exploitation Unit*  
Consumer Protection & Antitrust Bureau  
New Hampshire Office of Attorney General

Bank impersonation scams are rising in New Hampshire, with fraudsters stealing millions by spoofing caller IDs to mimic legitimate banks, creating urgent, fake security alerts to steal credentials or money. The scams are also turning quickly into government impersonation scams. This session will share examples of recent schemes and tools banks can use when encountering this fraud.

2:45 pm

## ADJOURN