

2024 COMPLIANCE CONFERENCE

MAY 21-22, 2024

New Hampshire Bankers Association Training Room (or Virtual)
2 Eagle Square, 2nd Floor, Concord, NH



NH Bankers
ASSOCIATION

VBA
Vermont Bankers Association, Inc.

2024 COMPLIANCE CONFERENCE

MAY 21-22, 2024 | NH BANKERS TRAINING ROOM, CONCORD, NH

AGENDA

TUESDAY

MAY 21

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 – 10:05 AM

COMPLIANCE HOT TOPICS (Virtual)

Wendy Sullivan, CRCM, CIA, VP of Virtual Compliance Officer
Compliance Alliance

Keeping on top of the rapidly evolving regulatory landscape requires significant commitments of time and resources. This is an overview of changes to various laws and regulations, hot topics and trends from the prior year.

10:05 AM – 11:05 AM

COMPLIANCE CONSIDERATIONS IN ADVERTISING

Kathy Enbom, Principal
Wipfli LLP

As banks try to differentiate themselves through creative marketing strategies, the lines between compliant/non-compliant advertising can become blurred. Advertising concepts such as “clear and conspicuous,” and “actually available terms,” coupled with font size and disclosure proportions are just the tip of the iceberg. We'll touch on more complex advertising compliance requirements when triggering terms are used, as well as the new FDIC advertising rules.

11:05 AM – 11:15 AM

MORNING BREAK

11:15 AM – 12:00 PM

MOST COMMON VIOLATIONS

Rebecca Archuleta, Senior Compliance Examiner
FDIC

A highlight over the years, the FDIC will discuss what they see as the most common violations in exams.

12:00 PM – 12:45 PM

LUNCH

12:45 PM – 1:30 PM

REG Z – HELOCS (Virtual)

Wendy Sullivan, CRCM, CIA, VP of Virtual Compliance Officer
Compliance Alliance

Institutions must comply with several laws and regulations when HELOCs are reduced or suspended. Understanding your responsibilities will help your bank stay in compliance.

1:30 PM – 2:15 PM

CRA SOLUTIONS (Virtual)

Steffani Jenkins, CRA Liaison
CRA Solutions

With rule changes and staff turnover, it can be difficult to fulfill community reinvestment goals and obligations, track them, and clearly communicate value to examiners. CRA Solutions

2024 COMPLIANCE CONFERENCE

MAY 21-22, 2024 | NH BANKERS TRAINING ROOM, CONCORD, NH

2:15 pm – 3:15 pm

has helped banks across the country earn meaningful CRA credit through elder financial abuse prevention programs. This session will guide you through optimizing your CRA Compliance Program from start to finish.

BANKING DEPARTMENTS HOT BUTTONS

Seth Zoracki, *General Counsel*, State of NH Banking Department

Josh Hipps, *Hearings Examiner*, New Hampshire Banking Department

Ned Pike, *Senior Financial Examiner*, Vermont Department of Financial Regulation

Join us as the examiners discuss consumer complaint trends, which will include presentation on the Electronic Funds Transfer Act (Reg E).

3:15 PM

ADJOURNMENT

AGENDA

WEDNESDAY

MAY 22

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 – 10:05 AM

COMPLIANCE LITIGATION – WHAT’S OUT THERE AND WHAT DOES IT MEAN FOR THE INDUSTRY?

Rob Dietel, *President and Shareholder, Director*

Gallagher, Callahan & Gartrell, PC

There are many recent court cases pending including CRA Modernization, 1071 Small Business Data Collection, and 1033 Protection of Consumer Data. Hear more about ways they may affect the way you do business and where they stand today.

10:05 AM – 11:00 AM

HOW TO STAY OUT OF UDAAP/UDAP JAIL

Kathy Enbom, *Principal*

Wipfli LLP

Every bank is trying to differentiate itself through its products, services, or other unique characteristics. Every bank wants to make a profit but is faced with interest margin squeeze. Many banks are seeking new fee sources or ways to increase existing fees. The regulators, at congressional urging, have curtailed some fees. And now, the measurement for bank services and products is UDAAP/UDAP. This session will discuss what to consider when developing new products or services, increasing fees, or merely evaluating existing products or services in the UDAAP/UDAP world.

11:00 AM – 11:10 AM

MORNING BREAK

11:10 AM – 12:10 PM

NAVIGATING DEPOSIT COMPLIANCE REQUIREMENTS

Jordan Lehtonen, *Manager, CRCM, Regulatory Compliance Services Group*
Wolf & Company, PC

Financial institutions undergo comprehensive regulatory examinations to verify their deposit compliance performance. However, consistently changing requirements and evolving

2024 COMPLIANCE CONFERENCE

MAY 21-22, 2024 | NH BANKERS TRAINING ROOM, CONCORD, NH

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 deposit compliance. We'll discuss the top violations flagged during deposit compliance audits, areas of concern that should be prioritized when evaluating a deposit compliance program, and the highest-risk issues seen by examiners in the industry.

You'll learn:

- Areas that commonly receive regulatory criticism and violations
- How to identify and remediate gaps in your compliance programs
- Steps you can take to mitigate risk of noncompliance

12:10 PM – 1:00 PM

LUNCH

1:00 PM – 1:45 PM

PARTNERING WITH FINTECH

Katie Kennedy, *Senior Manager*
Wipfli LLP

As competition for customers increases and interest rate margins shrink in a rising rate environment, institutions may seek to expand beyond their traditional branch network and reach customers online by partnering with fintech that offer a variety of services. Regulators have issued guidance on managing third-party risk when products and services are offered through outside businesses. In addition to consumer compliance risks, these partnerships can present BSA and OFAC risks. In this session we will discuss the various risks that fintech partnerships pose and compliance/BSA considerations for managing the relationships.

1:45 PM – 1:50 PM

BREAK

1:50 PM – 2:45 PM

SERVICEMEMBERS CIVIL RELIEF ACT AND THE MILITARY LENDING ACT (SCRA/MLA)

Alena Weiss, *CRCM, CAMS*
M&M Consulting, LLC

We will review regulatory compliance requirements under the Servicemembers Civil Relief Act and the Military Lending Act. Recent audit findings and regulatory examination findings have shown us that this topic has been re-surfacing lately. What should your institution be aware of and what are some of the common pitfalls?

2:45 PM – 3:45 PM

CANNABIS BANKING COMPLIANCE

Tony Repanich, *President & CEO*
Shield Compliance

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.

3:45 PM

ADJOURN