

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 – 11:30 AM

FDIC NEW RULES REGARDING DIGITAL SIGNAGE

John Penkala, Acting Field Supervisor
FDIC

The banking industry and practices have substantially changed since the FDIC official sign and advertising rules were last significantly updated in 2006. The FDIC will join us to discuss these upcoming changes.

11:30 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) final OCC, FDIC and DoJ merger policies and guidelines, (iii) recent enforcement action trends and root causes, (iv) industry challenges to agency actions, and (v) proposed FDIC rulemakings (account reconciliation brokered deposits and corporate governance).

1:15 PM – 2:15 PM

COMPLIANCE CHALLENGES IN THE MORTGAGE INDUSTRY

2024 FALL COMPLIANCE WORKSHOP

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

	<p>Mallory Conway, <i>EVP, Advisory & Consulting</i> 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 Darling Consulting Group</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.