

2025 FALL COMPLIANCE WORKSHOP

NOVEMBER 19, 2025 | NH BANKERS TRAINING ROOM, CONCORD, NH

AGENDA

WEDNESDAY**NOVEMBER 19**

8:00 AM – 8:30 AM

REGISTRATION

8:30 AM – 9:15 AM

WASHINGTON COMPLIANCE HOT TOPICS (virtual)**Ginny O'Neill**, *EVP, Regulatory Compliance & Policy*
American Bankers Association (ABA)

This session will focus on regulatory and legislative developments in DC.

9:15 AM – 10:15 AM

GETTING IT RIGHT: REGULATION E DISPUTE RESOLUTION**Sean Carter**, *President & CEO*
NEACH

Consumer electronic fund transfers and Regulation E go together like peanut butter and jelly, ice cream and cake, tacos and margaritas...you get the idea. Regulation E provides the primary governance for consumer EFTs; but, like other payment channels, there's more to it than that. In addition to your Reg E obligations, you've got network rules to consider; for ACH transactions that means the Nacha Operating Rules and for card transactions that means Visa or MasterCard Rules. This session will break down the key requirements for dispute resolution under Regulation E, including the critical timelines for notifications and investigations and consumer vs financial institution liability. We'll focus on Reg E, but we'll also touch on how network rules can overlap, or at times conflict, with Reg E obligations.

This session will provide practical insights to strengthen your institution's compliance posture while improving your response process and protecting both your institution and your customers.

At the end of this session, attendees will be able to:

- Illustrate how Regulation E dispute resolution requirements align with their institution's existing policies and procedures and outline areas requiring refinement.
- Formulate policy and procedural updates that incorporate regulatory requirements, liability considerations, and network rule intersections to strengthen compliance frameworks.
- Articulate key insights from the session into actionable guidance and share these with colleagues to foster institution-wide adherence to Regulation E.

10:15 AM – 10:30 AM

BREAK

10:30 AM – 11:15 AM

WHY 95% OF AI PILOTS FAIL, AND HOW COMPLIANCE CAN CLOSE THE GAP**Meghan Sutherland**, *CEO*
Andrew Jolley
FiVerity

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More than 95% of AI pilots in financial services fail to deliver a positive ROI (Moody's 2025,) not because the technology doesn't work, but because compliance, governance, and data readiness arrive too late. This session explores how compliance leaders can reverse that trend. Discover why governance gaps derail AI initiatives, what "AI readiness" truly means for compliance, and how to build the oversight, auditability, and data integrity required to make AI both effective and regulator-aligned.

11:15 AM – 12:00 PM

FDIC MOST COMMON VIOLATIONS & TOP HOT BUTTONS (virtual)

Erin Skillman, *Senior Compliance Examiner*
FDIC

This session will provide information on what the FDIC sees as the most common violations in compliance with a lesser focus on some of the hot topics they are facing today.

12:00 PM – 12:45 PM

LUNCH

12:45 PM – 1:30 PM

VENDOR MANAGEMENT (virtual)

Jessica D. Lamoreux, *Director of Education*
Compliance Alliance – Compliance Hub

This presentation will focus on Third Party Risk Management ("TPRM") programs. We will walk through the life cycle of a third-party relationships as outlined the interagency guidance related to Third Party Risk Management. In view of the growing use of fintech and artificial intelligence (AI), we will discuss special considerations that new technology may raise for TPRM. Lastly, we will discuss how to integrate TPRM within the bank's CMS system.

Key Takeaways:

- A discussion on the third-party vendor management life cycle
- How to comply with the Interagency Third Party Vendor Management Guidance
- How to incorporate policies and practices to implement a robust third party risk management system.

1:30 PM – 2:30 PM

WHAT'S WRONG WITH MY LENDING CULTURE? ADAPTING TO CFPB 1071 REPORTING REQUIREMENTS (virtual)

Rob Newberry, *Senior Consultant*
Abrigo

Join us for a discussion on what exactly CFPB section 1071 Small Business Reporting is and the implications on your lending culture. Finding competitive advantages, product differentiation and effective loan pricing strategies have always been keys to successful sustained growth. How will your ag and commercial loan practices have to change with the adoption of Small Business Reporting and what are some of the major obstacles that community banks face as they start planning how to implement CFPB's section 1071 standards.

2:30 PM – 2:45 PM

BREAK

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2:45 PM – 3:45 PM

AUTOMATED VALUATIONS MODELS (AVMs)

Daniel Hartman, *of Counsel*

Matthew Hanaghan, *of Counsel*

Nutter, McClennen & Fish, LLP

Given their increasing use in mortgage lending, regulators have set standards for AVMs and this session will discuss the rule issues in August 2024. Federal agencies issued this rule requiring institutions to adopt quality-control standards for AVMs used in certain credit decisions. The rule is designed to ensure a high level of confidence in the estimates, protect against data manipulation, and ensure compliance with fair lending laws.

3:45 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.