

The 35th Annual

Consumer Compliance Seminar

April 13-15, 2022

The Florida Hotel
Orlando, Florida



FLORIDA BANKERS
ASSOCIATION

This seminar has been applied for 20 CRCM continuing education credits from the ICB.

35th Annual Consumer Compliance Seminar

After 34 years, this flagship compliance program continues to shine the spotlight on not just the application and enforcement of new rule changes, but also on practical, meaningful solutions. This year again identifies a number of ongoing, current and pending changes. Each day will begin with a general session followed on Wednesday and Thursday by a series of breakout sessions with detailed discussions of many timely, emerging issues including various consumer lending and deposit/operations critical issues, risk-management, audit, and “impact points” to help manage and measure performance.

Best of all, this program offers a valuable opportunity for peer exchange not found at national conferences and on-line presentations. For those who attend every year, and others who have only recently discovered the benefits of bringing a friend, this program offers shared peer experiences, while applying “lessons learned” from instructors. This has contributed to the continued “value-added” success of the program, making the “take-away” benefits invaluable.

For a third of a century, this educational compliance event has met and exceeded the expectations of Florida bankers in helping meet their regulatory challenges. This year’s line-up will take a closer look at a variety of pertinent and timely issues and topics. So regardless of how you manage compliance risk and keep up with the changes, there is no better place to be than this 35th Annual Consumer Compliance Seminar.

Comments from Previous Consumer Compliance Seminars

- ❖ “This event is very beneficial overall; listening to experts in the field is amazing and it's a great way to pick up tips and efficiency measures.”
- ❖ “The speakers were excellent and materials were very beneficial.”
- ❖ “A lot of very relevant subjects particularly for people who are starting in the compliance campus.”
- ❖ “Overall, it's a great resource for what's currently going on in compliance.”
- ❖ “This event is always a great source of information and ideas. I look forward to it each year, and always come back with ideas for improvement, and information to assist in compliance training in my area of the bank.”
- ❖ “Access to regulators for private questions is great.”

Who Should Attend?

The conference is designed for those with various levels of experience both new to compliance and experienced veterans; for first-timers or those needing a little refresher, tune-up or “exam-prep.” Those who would benefit include: all compliance and regulatory risk officers and support staff; examination liaison personnel; legal and regulatory professionals audit/review managers and staff; operations specialists; those with lending and deposit-related compliance responsibilities; BSA/AML/OFAC specialists; fraud investigators and security specialists, and any members of your Compliance Committee.

Added Benefits to Attending This Event

- ❖ Every attendee receives an extensive on-site manual of program materials as well as access electronically; this is both a teaching tool and take-home reference.
- ❖ Professional education credits are available for those CRCM certified compliance professionals.
- ❖ Each attendee will receive a certificate of attendance.
- ❖ Outstanding exhibit hall with vendors, sponsors, and special displays of cutting-edge compliance products and services.
- ❖ And as always, time will allow for informal one-on-one visits with the speakers and presenters, including all the regulatory representatives in attendance.

With three distinct training tracks this program provides more value-added cost-benefit than any compliance forum of its kind. Judging by its success over the years, it continues to be among the largest, most diverse and wide-ranging ever. Join your friends and colleagues for the state’s best known and longest running, continuous, statewide compliance educational event.

Schedule-At-A-Glance

Wednesday, April 13, 2022

7:30 a.m. - 8:30 a.m. Registration & Continental Breakfast with the Exhibitors
 8:30 a.m. - 10:45 a.m. General Session

Kristen Stogniew, Esq., CFE - "*Welcome, Introductions and Program Overview*"

"Innovation from the ICBA Perspective"

Charles E. Potts, SVP/Chief Innovation Officer, Independent Community Bankers Association

"The State of Compliance and Washington Update"

Nessa Feddis, SVP/Counsel, Regulatory Compliance & Policy, American Bankers Association

10:45 a.m. - 11:15 a.m. Refreshment Break with the Exhibitors

Beginners <i>Track 1</i>	Deposit & Strategic <i>Track 2</i>	Loans & Strategic <i>Track 3</i>
------------------------------------	--	--

11:15 a.m. - 12:30 p.m. Concurrent Sessions

Track 1

Track 2

Track 3

"Beginning Consumer & Commercial Lending Compliance"

"Privacy/GDPR Panel Discussion"

"Private Flood Insurance"

Delsys Salas

Sandy Shatz & Ben Perry

Heather Wright

12:30 p.m. - 1:30 p.m. Luncheon

1:30 p.m. - 2:45 p.m. Concurrent Sessions

Track 1

Track 2

Track 3

"Beginning Residential Lending Compliance"

"Internal Compliance Monitoring and Your Risk Assessment"

"Lending and Insurance Issues With Marijuana Related Businesses"

Janet Munns

Emily Dent

Deb Boyd & Heather Wright

2:45 p.m. - 3:00 p.m. Refreshment Break with the Exhibitors

3:00 p.m. - 4:15 p.m. Concurrent Sessions

Track 1

Track 2

Track 3

"HMDA"

"Third Party Risk Management From the Compliance Perspective"

"Fair or Foul: Understanding Fair Lending Compliance Risk"

Teri Rader

Jason Keith

Stephanie Lyon & Monica Bolin

4:15 p.m. - 4:30 p.m. Refreshment Break with the Exhibitors

4:30 p.m. - 5:15 p.m. General Session

"CFPB Advocacy"

Maureen Busch, CRCM, Compliance & CRA Officer, The Bank of Tampa

"Open Forum Discussion"

Kristen J. Stogniew, Esq., CFE, Shareholder, Saltmarsh, Cleaveland & Gund

5:15 p.m. - 6:15 p.m. Adjourn to Networking Reception in Exhibition Hall

Thursday, April 14, 2022

7:30 a.m. - 8:30 a.m. Continental Breakfast with the Exhibitors

8:30 a.m. - 10:30 a.m. General Session/Regulator Panel

"Role of Data in Decision Making"

Jennifer Priestly, Associate Dean and Professor of Statistics, Kennesaw State University

"Kumbaya! Bringing Together Risk, Compliance and Other Business Units"

Monica Bolin, Risk Management, Ncontracts

Paul Viancourt, DBA, MS, CRCM, CAMS, CFE, Director of Training & Development, Ncontracts



Schedule-At-A-Glance

Beginners <i>Track 1</i>	Deposit & Strategic <i>Track 2</i>	Loans & Strategic <i>Track 3</i>
10:30 a.m. - 10:45 a.m.		Refreshment Break with the Exhibitors
10:45 a.m. - 11:45 a.m.		Concurrent Sessions
<i>Track 1</i> "Beginning Deposit Compliance"	<i>Track 2</i> "Deposit Compliance Hot Topics"	<i>Track 3</i> "CRA/CDFI"
Susan Rich	Patti Blenden	Speaker TBD
11:45 a.m. - 12:45 p.m.		Lunch
12:45 p.m. - 2:00 p.m.		Concurrent Sessions
<i>Track 1</i> "Ask a Compliance Officer or Auditor"	<i>Track 2</i> "Third Party Risk Management From a Compliance Perspective"	<i>Track 3</i> "Section 1071 Small Business Loan Data Reporting"
Sarah Oliver, Susan Rich Delsys Salas & Francisco Montegudo	Jason Keith	Patti Blenden
2:00 p.m. - 2:15 p.m.		Refreshment Break With the Exhibitors
2:15 p.m. - 3:30 p.m.		Concurrent Sessions
<i>Track 1</i> "What is a CMS and Why You Should Have One"	<i>Track 2</i> "Understanding Risks and Opportunities in Social Media"	<i>Track 3</i> "How to do a Fair Lending Review"
Stephanie Lyon	Sarah Oliver	Patti Blenden
3:30 p.m. - 4:00 p.m.		Refreshment Break with the Exhibitors
4:00 p.m. - 5:00 p.m.		Regulator Breakouts
	<i>"Thriving in a Competitive, Inclusive Culture"</i> Patti Blenden, President, Financial Solutions	
5:00 p.m. - 6:00 p.m.		Adjourn to Networking Reception in Exhibition Hall

Friday, April 15, 2022

7:30 a.m. - 8:30 a.m.		Continental Breakfast with the Exhibitors
8:30 a.m. - 10:30 a.m.		General Session
	<i>"Beyond the Basics - Meeting Board and Regulatory Expectations for all Types of Audits"</i> Sara McGinnis, Director, Regulatory Compliance and Internal Audit , CrossCheck Compliance, LLC	
	<i>"Culture"</i> Casey Christopher, Chief Empowerment Officer, Quontic Bank	
10:30 a.m. - 10:45 a.m.		Stand up Refreshment Break
10:45 a.m. - 11:45 a.m.		General Session
	<i>"Closing Keynote Address"</i> Patti Blenden, President, Financial Solutions	
11:45 a.m.		Closing Remarks and Meeting Adjourned



General Information and Speakers

SCHEDULE: Registration will be from 7:00 - 8:00 p.m. on Tuesday evening and 7:30 - 8:30 a.m. on Wednesday morning. Seminar hours are 8:30 a.m. to 5:00 p.m. on Wednesday and Thursday; and 8:30 a.m. - 11:45 a.m. on Friday. An **exhibition hall** will be open during all refreshment breaks, lunches, and receptions during the seminar.

FEE: The per person registration fee includes the program manual, all sessions, refreshment breaks, lunches and evening receptions.

ACCOMMODATIONS: We ask that participants make their own sleeping room reservations. The seminar hotel is the Florida Hotel & Conference Center, 1500 Sand Lake Road, Orlando, 32809. (GPS address: 8001 S. Orange Blossom Trail, Orlando, 32809) Call the hotel at 800-588-4656 and identify yourselves with the 35th Annual Consumer Compliance Seminar for the \$142.00 room rate. **Be sure to make your reservations before the cut-off date of Friday, March 11, 2022. All reservations made after this date will be accepted on a space and room rate available basis.**

CANCELLATION AND REFUND POLICY: In the event you are unable to attend a meeting, the FBA strongly encourages sending a substitution. Cancellations prior to four (4) weeks will be refunded minus a 10% processing fee. Cancellations 2-4 weeks prior to an event will be refunded minus a 25% processing fee. There are no refunds or credits for cancellations within two (2) weeks of an FBA event.

ATTIRE: Dress for all sessions is business casual. The meeting rooms tend to be cool and we advise you to dress accordingly.

ABOUT YOUR SEMINAR LEADER...

Kristen Stogniew is a shareholder in the Financial Institutions Advisory Group of Saltmarsh, Cleaveland & Gund. She received her B.S. in Finance, Cum Laude, from the University of South Florida, and her J.D. Cum Laude from Stetson College of Law where she graduated 6th in her class. She has more than 20 years of experience as a trusted advisor to community banks and credit unions on legal, operational and compliance concerns. Kristen is an Adjunct Faculty Member at the Florida State University's College of Law, and an instructor at the Florida Bankers Association Florida School of Banking, held at the University of Florida. She is a Certified Fraud Examiner and a member of the Institute of Internal Auditors, the Florida Bar Association, and the American Bar Association (Banking and Consumer Financial Services Law), and is a regular speaker at state and local industry, compliance and BSA/AML associations.

Kristen's primary areas of consultation and oversight include: BSA/AML/OFAC Independent Tests; AML System Validations; all areas of Loan Compliance (e.g., TILA, HMDA, CRA, TRID, RESPA, MLA, Flood, ECOA/Fair Lending), Deposit Compliance, and Marketing/Social Media Compliance; Trust Administration and Operations, Affiliate Transactions (23A) and Governance reviews; and ACH/NACHA Compliance Reviews.

Meet the Speakers

Kristen Stogniew, Esq., CFE, Shareholder, Saltmarsh, Cleaveland & Gund

Patti Blenden, President, Financial Solutions

Monica Bolin, Risk Management, Ncontracts

Deborah B. Boyd, Esq., Florida State Counsel, CATIC

Maureen Busch, CRCM, Compliance and CRA Officer, The Bank of Tampa

Casey Christopher, Chief Empowerment Officer, Quontic Bank

Emily Dent, CPA, CRCM, CAMS, Director, Mauldin & Jenkins, CPA

**Nessa Feddis, SVP/Counsel, Regulatory Compliance & Policy
American Bankers Association**

Jason Keith, Technology Risk Consulting Mgr, Saltmarsh, Cleaveland & Gund

Stephanie Lyon, Vice President of Compliance, NContracts

**Sara McGinnis, CRCM, CAMS, CAFP, Director, Regulatory Compliance and
Internal Audit, CrossCheck Compliance**

**Francisco Monteagudo, CAS, CRCM, CFE, CBA, CFSA, Manager
Mauldin & Jenkins, CPA**

**Janet Munns, CRCM, Financial Institution Consultant
Saltmarsh, Cleaveland & Gund**

**Sarah Oliver, CRCM, Financial Institutions Consultant
Saltmarsh, Cleaveland & Gund**

Ben Perry, Associate, Bradley

**Charles E. Potts, EVP/Chief Innovation Officer
Independent Community Bankers Association**

**Dr. Jennifer Lewis Priestly, Associate Dean/Professor of Statistics
Kennesaw State University**

**Teri Rader, Senior Consultant, Financial Institutions
Saltmarsh, Cleaveland & Gund**

**Susan Rich, GRCP, CRCA, EVP/Chief Compliance & CRA Officer
One Florida Bank**

Delsys Salas., Principal Consultant, Capco

Sanford Shatz, Of Counsel, McGlinchey Stafford

**Paul Viancourt, DBA, MS, CRCM, CAMS, CFE
Director of Training & Development, Ncontracts**

Heather Howell Wright, Esq., Partner, Bradley

FLORIDA BANKERS ASSOCIATION
35th Annual Consumer Compliance Seminar

April 13-15, 2022 ❖ The Florida Hotel and Conference Center, Orlando, FL

IMPORTANT: Complete this form and return with your credit card information to Florida Bankers Association, 1001 Thomasville Road, Suite 201, Tallahassee, FL, 32303. Telephone: (850) 701-3515. FAX: (850) 222-6338. For more information on this seminar or any other FBA Educational event contact Pete Brokaw by email at pbrokaw@floridabankers.com or at the numbers above.

REGISTRATION FEE INCLUDES: All sessions, handout materials and food functions.

	Before	After
	<u>3/13/22</u>	<u>3/13/22</u>
FBA Members.....	\$675.00	\$725.00
All other Non-Member Institutions	\$1,450.00	\$1,450.00

Contact Person: _____ Title: _____

Organization: _____ Email: _____

Phone: _____ Ext. _____ Fax: _____

Address: _____

City: _____ State: _____ Zip: _____

List Registrants' Names

1) Name: _____ Order # (FBA Use): _____

Email: _____ Title: _____

2) Name: _____ Order # (FBA Use): _____

Email: _____ Title: _____

3) Name: _____ Order # (FBA Use): _____

Email: _____ Title: _____

4) Name: _____ Order # (FBA Use): _____

Email: _____ Title: _____

5) Name: _____ Order # (FBA Use): _____

Email: _____ Title: _____

Method of Payment (check one)

Payment is required at time of submission to process registration. Approved refunds will be payable via FBA check.

MasterCard VISA American Express Discover

Credit Card Number: _____

Name on card: _____

Exp. Date: _____ CVV # _____

Billing Zip Code: _____ Total Amount Due: \$ _____

Cancellation and Refund Policy

In the event you are unable to attend a meeting, the FBA strongly encourages sending a substitution. Cancellations prior to four (4) weeks will be refunded minus a 10% processing fee. Cancellations 2-4 weeks prior to an event will be refunded minus a 25% processing fee. There are no refunds or credits for cancellations within two (2) weeks of an FBA event.