



2019 REGULATORY COMPLIANCE SCHOOL

LOUISVILLE ~ MARCH 4-8, 2019

PROGRAM TOPICS

MONDAY, MARCH 4, 2019

Deposit Hot Topics

Although deposit regulations have been quiet, examiners have been taking a deep dive into existing regulations. Join this session to explore deposit hot topics, such as final amendments to Regulation CC/Expedited Funds Availability, high yield checking accounts, excess transaction monitoring and inconsistent terminology.

Let's Talk Overdraft

Renewed interest in generating overdraft revenue has opened the door for many questions – and regulator concerns. Join us as we explore overdraft program and advertising disclosures, promoting overdraft on your website and opt-in promotional practices and best practices to mitigate the inherent risks associated with overdraft programs, including fair lending and UDAP/UDAAP. We'll even take a peek at the proposed overdraft model form and any potential concerns.

Regulation E Error Resolution Meets UDAAP

Regulation E error resolution procedures continue to challenge the best of us, particularly as fast advancing technology exposes the institution to a greater potential of risk and unauthorized transactions. We will highlight how key error resolution procedures intersect with UDAAP, potential conflicts between disclosures, Regulation E and deposit account agreements.

Disaster Response

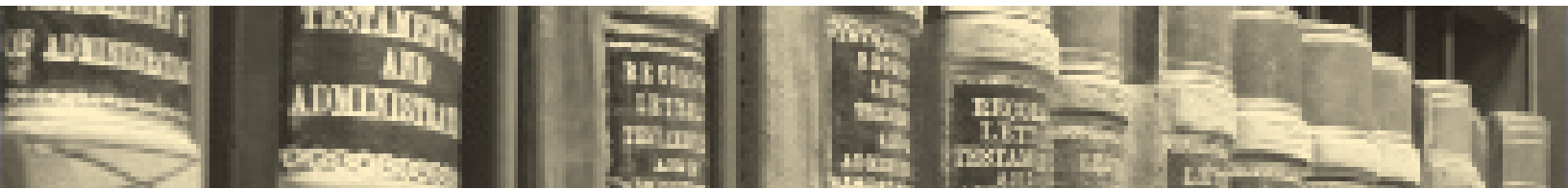
Mother Nature has touched the lives millions this past year – from hurricanes to floods to wildfires to blizzards. Nature's toll forces financial institutions to be prepared and to respond, even when its own branch and staff are directly impacted. We will explore feedback from institutions in impacted areas, regulator expectations and what you should be prepared for if a natural disaster occurs in the communities your institution serves.

Recap/Ask Our Experts

TUESDAY, MARCH 5, 2019

Compliance Risk Management: What is the State of Your CRMP?

The Compliance Management System continues to evolve as regulations become more complex, technology advances, institutions merge and regulator expectations surge for more than a CMS. We will highlight the foundations for an enterprise-wide Governance, Risk and Compliance (GRC) program, with a focus on a comprehensive Compliance Risk Management Program (CRMP). Join us as we guide you through the essentials of an effective CRMP and how to build your program to be more proactive than reactive.



PROGRAM TOPICS

TUESDAY, MARCH 5, 2019, CONTINUED

Banking Marijuana Businesses: Kentucky May Be Next

Marijuana-Related Businesses (MRBs) are now legal in several states. However, the confluence and inconsistency of federal and state law and regulation regarding the legality of marijuana presents a problem for the marijuana industry and for financial institutions. Servicing MRBs can be complicated, yet profitable, for financial institutions. Where legalization of marijuana is once again on the Kentucky legislation agenda for 2019, join this session as we look at the implications of banking MRBs, including the Cole Memo, FinCEN guidance, regulator feedback, and more to best prepare you and management in deciding whether to bank MRBs.

Website ADA Compliance

The Department of Justice may have withdrawn its Advanced Notice of Proposed Rulemaking (ANPR) for issuing regulations to address the website requirements proscribed under the American Disabilities Act, institutions must take heed of the court decisions continuing to lean toward compliance regardless of any implementing regulations. Join us as we look at the latest website developments and requirements under the ADA.

eDisclosures: Are You Really Compliant?

The more disclosures institutions are required to provide, the more reliant on eDisclosures we become to reduce costs and improve efficiencies. With technology advancements, it is essential to ensure your eDisclosure processes - both manual and automated - are in order. We will look at the eSIGN requirements and the impact on business models that leverage the institution's computer devices (e.g., tablets) in branch lobbies and in-home customer service.

Cybersecurity: Not Just an IT Issue

Cybersecurity is more than an IT issue. The heavy lifting of a cyber-event rests on the shoulders of the front line. Join this session as we look at how the key operational areas are impacted by cyber events, key operational areas to cyber risk assess and the role BSA, compliance and the front line play in responding to an attempted or actual cyber incident.

Serving Our Servicemembers: Update

Service members and their families make tremendous sacrifices for our country, but unfortunately they can be vulnerable while the servicemember is on active duty. While the Military Lending Act and the Servicemember Civil Relief Act both seek to protect them, the requirements differ in terms of protection and timing. This session will review both rules to ensure that institutions are complying. The potential for penalties and reputational harm are significant.

Real Estate Settlement Procedures Act (RESPA)

Although institutions tend to focus on the many requirements of Truth-in-Lending/Regulation Z (and rightfully so), we can't forget about our obligations under the Real Estate Settlement Procedures Act (RESPA), implemented under Regulation X. In addition to origination requirements, the rule contains many mortgage servicing requirements, especially those that deal with escrow, collections, and successor in interest. Some of these requirements have undergone revisions in the past couple of years.

Recap/Ask Our Experts



PROGRAM TOPICS

WEDNESDAY, MARCH 6, 2019

Truth-in-Lending Act/Regulation Z

It can almost go without saying how much we continue to struggle with the Truth-in-Lending Act/Regulation Z. The regulations are numerous and complicated and confusing. During this session, we will review the requirements for closed-end transactions, particularly those secured by real property or a dwelling, which include ARM disclosures, Escrow Cancellation disclosures, Mortgage Transfer disclosures, right of rescission, high-cost mortgages, higher-priced mortgages, ability-to-repay and more!

TRID: Challenges and Construction Loans

During this session, we will review the clarifications that the CFPB published for TRID – clarifications that have been effective a few months now, but institutions still may be unaware of or not in compliance with. With the market shift from refi's to purchase, the construction loan has come to the forefront of TRID portfolios. Join this session to hear about the TRID challenges we face and explore your options in disclosing a TRID construction loan!

Application: What Do You Have to Do?

The importance of what an “application” is cannot be overstated. Although the rules are rather simple, institutions frequently grapple with how confusing the rules can be when thinking of their day-to-day processes. We'll review the definitions of “application” and “completed application,” institutions' requirements if and when they receive an application, and – importantly – discuss how these definitions align with your procedures.

Recap/Ask Our Experts

THURSDAY, MARCH 7, 2019

Let's Talk Escrows

What transactions are covered by the RESPA escrow rules? Are we properly completing Loan Estimate and Closing Disclosure for escrows? How much can we require the borrower to place into an escrow account at loan closing and during the life of the loan? How do we conduct an escrow analysis at closing and ongoing? What is the “aggregate adjustment?” The escrow rules can be quite confusing and often result in many violations. During this session we will discuss RESPA's escrow rules and review the most common challenges related to escrows.

Commercial Lending Compliance

Commercial lending is not exempt from regulatory compliance. Join us as we highlight the key compliance issues triggered in commercial lending, including creating a commercial lending checklist as we go!

What's Fair About Fair Lending?

Fair lending continues to be a critical part of compliance exams. With the new HMDA data, it is sure to lead to even more scrutiny. Join us as we look at the latest key fair lending exam trends, including REMAs, redlining, greenlining, real examples and consent orders.



PROGRAM TOPICS

THURSDAY, MARCH 7, 2019, CONTINUED

Lending Hot Topics

As we move forward with all of the lending compliance changes we've had for the past few years and will continue to have in the future (it seems like there's always a new law, revision, or guidance!), we'll take some time to review the current issues – the violations that we continue to see, what examiners are focusing on, what recent changes or clarifications we've had... This will be a great opportunity to share your experiences and trouble areas with everyone!

A Closer Look at Third-Party Risk

The financial institution is ultimately responsible for managing activities conducted through third-party relationships. Third-party relationships can enhance the business but may also present risks if not properly managed. Comprehensive third-party procedures can help the institution maximize the benefits of these relationships while avoiding negative regulatory implications.

HMDA Check-Up

This session will highlight an open-dialogue of key issues and concerns now that you have collected this data. Share your experiences and network with other HMDA collectors.

Fintech, Marketplace Lending (MPL) and Alternative Lending...All the Same?

During this session on Fintech, Marketplace Lending (MPL) and Alternative Lending, you will learn about the different terminology and the distinction between lending platforms and models being used today. Regulatory Compliance requirements will be discussed as well as current happenings within the legislative world regarding this industry.

Recap/Ask Our Experts





PROGRAM TOPICS

FRIDAY, MARCH 8, 2019

BSA/AML Hot Topics

BSA penalties abound these days. Join us as we hone in on the key BSA issues examiners are addressing including adequate staffing, Model Validation, Back-Up BSA officer, expanded real-estate geographic targeting order, and sharing BSA resources.

SARs & CTRs

Currency transaction report forms were updated last year and suspicious activity reports in 2018. We will highlight the changes and review bank and examiner feedback.

Beneficial Ownership and Customer Due Diligence (CDD)

Beneficial Ownership and the formalization of CDD in May 2018 imposed additional compliance challenges throughout the financial organization. This session will review the requirements of both, and the latest regulatory updates on the process.

Wrap-Up & Adjourn

