



2021 Regulatory Compliance Conference Agenda

August 30 – September 3, 2021 ~ Emerald Grande, Destin, FL

Day 1 - Monday

7:30 am - 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 8:30 am	Welcome, Sign-in Procedures/Codes, Agenda	
8:30 am - 9:45 am	Lending Hot Topics, Findings & More	Join us as we highlight recent regulatory changes in lending, current examiner hot topics, and common issues consultants are seeing in the field. This will be a great opportunity to share your experiences and trouble areas with everyone!
9:45 am - 10:00 am	Break	
10:00 am – 11:00 am	Past Due or Defaulted Mortgage Loan Borrowers: <i>Understanding the Compliance Rules</i>	A borrower becoming delinquent on their payments is an always-present worry that creditors have; and, given the continued uncertainty of COVID and the effect on the economy, creditors currently may be even more worried. We will review the various compliance regulations that speak to how institutions treat borrowers who have become delinquent or in default on a mortgage loan
11:00 am – 12:00 pm	The New ATR/QM: <i>What It Means for You</i>	The ATR/QM rules have been regularly revised since they began in 2014, including recent revisions to the Qualified Mortgage options (effective 3/1/2021). Despite a delayed mandatory compliance date until 10/1/2022, understanding the rule's obligations, including revisions, is fundamental in establishing and understanding a creditor's comprehensive underwriting program. We will also highlight why you may want to consider not waiting until the mandatory compliance date!
12:00 pm - 1:00 pm	Lunch	
1:00 pm – 2:00 pm	TRID FAQs	During this session, we will answer questions that ProBank Austin speakers and consultants commonly receive regarding the TRID process, forms, cures and more. We will also highlight the CFPB's TRID Lender Credit FAQs, "absorption" and "incidental fees."
2:00 pm – 2:15 pm	Break	
2:15 pm – 3:00 pm	RESPA FAQs	During this session, we will answer questions that ProBank Austin speakers and consultants commonly receive regarding RESPA, including Section 8 and mortgage servicing. We will also highlight the CFPB's RESPA FAQs.
3:00 pm	Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)	



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Day 2 - Tuesday

7:30 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 9:30 am	Flood FAQs	During this session, we will highlight the new Flood FAQs which are anticipated to be finalized and published this summer!
9:30 am – 9:45 am	Break	
9:45 am – 10:30 am	Flood Workshop	Calculating flood insurance can be a bear! During this workshop, we will put your skills to the test as you calculate how much flood insurance is required for compliance!
10:30 am – 12:00 pm	CRA Modernization: Where Are We Now?	The OCC has issued their final rule - and proposing amendments; the FDIC has an outstanding proposed rule and the Fed has issued an advance notice of proposed rulemaking. Join us as we highlight where we are with CRA Modernization.
12:00 pm – 1:00 pm	Lunch	
1:00 pm – 2:00 pm	Fair Lending: What's Hot	Today's lending environment has left no rest for the weary when it comes to fair lending scrutiny. Join this session as we highlight key considerations and scenarios that could trigger fair lending concerns and what you should be doing to avoid the pitfalls.
2:00 pm – 2:15 pm	Break	
2:15 pm – 3:00 pm	HMDA Update - Including the Impact of a Hot Interest Rate Market	The latest issues and concerns will be the focus of this session, including any anticipated, proposed and final rules. We will also highlight the impact of the new volume thresholds - especially HELOCs in a hot interest rate market!
3:00 pm	Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)	



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Day 3 - Wednesday

7:30 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 9:30 am	UDAAP Revisited: <i>Are You Ready for the Scrutiny?</i>	All indications are that examiners are digging into UDAP/UDAAP once again. Join us as we highlight the rules and where you may not be looking and should be. Participants will also be tasked with spotting the UDAP/UDAAP!
9:30 am – 9:45 am	Break	
9:45 am – 10:45 am	Required Policies, Procedures, Training & Programs	Keeping track of which regulations require policies, procedures, training, and/or programs, written or not, can be a challenge. This session will highlight the Required vs. Recommended vs. Examiner expected PPTPs.
10:45 am - 12:00 pm	Product Development: The Compliance Officer's Role & Examiner Expectations	Examiners are looking more closely at the role and engagement of compliance in the development (and tweaking) of financial products and services. We will highlight how collaboration between compliance and business units can mitigate scrutiny. We will also review change management and how "product worksheets" can make life easier - for both compliance and the business unit!
12:00 pm – 1:00 pm	Network Lunch	During this lunch session, work with peers to discuss key compliance topics and solutions.
1:00 pm - 1:30 pm	Network Lessons Learned	Share your Networking Lessons Learned with the group.
1:30 pm – 3:00 pm	The Future of Compliance Management: Technology, Innovation, FinTechs & Data	The future of compliance management opens the door to innovative technological solutions which lead to third party risk management and data accountability. Join us as we explore the advantages of innovation and the impact to your Compliance Risk Management Program.
3:00 pm	Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)	



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Day 4 - Thursday

7:30 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 10:00 am	BSA Update, Hot Topics & More!	From Exam Manual updates to numerous Advisories to Proposed / Rule changes - this session covers it all! Join us as we highlight the key issues and what you should be looking for.
10:00 am – 10:15 am	Break	
10:15 am – 11:15 am	Anti-Money Laundering Act of 2020 (AMLA)	The National Defense Authorization Act (NDAA) packs a punch to your BSA/AML Program with its inclusion of the Anti-Money Laundering Act and the Corporate Transparency Act (CTA). Join us as we wade through the impact, what you need to do, and by when.
11:15 am – 12:00 pm	Human Trafficking: New Red Flags, and New Typologies	FinCEN and law enforcement have identified 20 new red flags and 4 typologies in identifying human trafficking. During this session we will highlight key behaviors and transactions all staff should on the lookout for.
12:00 pm – 1:00 pm	<i>Lunch</i>	
1:00 pm – 3:00 pm	SAR / CTR Challenge & Discussion	During this session, we will share common yet challenging scenarios – and with attendee participation, we'll identify whether or not is a reportable SAR or CTR!
3:00 pm	Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)	



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Day 5 - Friday

7:30 am – 8:00 am	<i>Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 9:00 am	Deposit Hot Topics, Including COVID-19 and Overdraft Updates	Join this session to hear the latest trends in examiner and auditor findings. We will also highlight the impact of COVID-19 on deposits as well as the potential path for overdraft programs.
9:00 am – 9:45 am	Deposits: Prohibited Practices	During this session we will highlight the prohibited practices when it comes to deposit accounts under Regulations E, DD/Part 707, CC, FCRA, and more!
9:45 am – 10:00 am	Break	
10:00 am – 11:15 am	Advertising Deposit Rewards Programs	Rewards Programs on deposit products continue to be an examiner hot button due their complexity and potential to mislead customers. During this session we will highlight the key advertising requirements as well as the business terms to consider to mitigate UDAP risk.
11:15 am – 11:30 am	What to Tell Your CEO	As we wrap-up the week, we will highlight key takeaways to discuss with your CEO when you return.
11:30 am	Adjourn	