



Day 1 – Monday, August 22, 2022

7:30 am – 8:00 am	Registration (Daily Sign-In for CPE Credit)	
8:00 am – 8:10 am	Virtual Login/Orientation	For VIRTUAL attendees, login and requirements will be addressed.
8:10 am – 8:30 am	Welcome to RCC Destin 2022!	
8:30 am - 9:45 am	Deposit Hot Topics	Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin What’s hot in Deposits? Overdrafts, junk fees, APY calculations, Bonus disclosures and more! Join this packed session as we wade through the not-so-quiet compliance world of Deposits!
9:45 am - 10:00 am	Break	
10:00 am – 11:30 am	Who’s Really Liable? Regulation E, Zero Liability Programs & P2P	Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin This session has it all when it comes to “unauthorized transactions” and how even more confusing it is as to who is liable and when and how much. Unauthorized transactions are on the rise, particularly with peer-to-peer (P2P) transactions; and regulators are scrutinizing error resolution procedures as demonstrated by the CFPB’s Regulation E’s FAQs. Join this session as Leah highlights the critical differences between Reg E, Zero Liability programs and P2P while highlighting the CFPB’s Reg E FAQs and the potential impact to your processes and practices.
11:30 am – 12:30 pm	Lunch	
12:30 pm – 1:45 pm	IRA Update	Anetria Cohen, JD, Vice President & Senior Consultant, ProBank Austin With final IRA rules expected this summer, we will get you up to speed and prepped!
1:45 pm – 2:00 pm	Break	
2:00 pm – 3:00 pm	Collections: What to Expect	Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin Anetria Cohen, JD, Vice President & Senior Consultant, ProBank Austin Debt collection practices are increasingly under the microscope. Which collection practices apply to financial institutions when they collect their own debt? What applies to third parties when they are collecting debts on behalf of financial institutions? If FDCA doesn’t apply, can UDAAP? Join this session to learn the emerging risks in debt collection practices and ways to mitigate such risks!
3:00 pm	Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)	

Note: Topics are subject to change, based upon regulatory developments. All times are Central Time.

2022 REGULATORY COMPLIANCE CONFERENCE

Compliance is Better at the Beach

AUGUST 22-26, 2022 | DESTIN, FLORIDA

Day 2 – Tuesday, August 23, 2022

7:30 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 9:30 am	Lending Hot Topics	<i>Anetria Cohen, JD, Vice President & Senior Consultant, ProBank Austin</i> No rest for the weary when it comes to lending compliance – and this session reflects it! Join Anetria as she wades through all things hot on the lending scene, from Mortgage Servicing, Escrow statements, Small Business Review, TRID, HMDA and more!
9:30 am – 9:45 am	<i>Break</i>	
9:45 am – 10:15 am	Lending Hot Topics (continued)	
10:15 am – 11:30 am	Lending Meet UDAAP	<i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i> You asked, we listened! Join Leah for this key session on when lending and UDAAP intersect.
11:30 am – 12:30 pm	<i>Lunch</i>	
12:30 pm – 1:00 pm	CRA: Where Are We Now & Where Does It Look Like We Are Heading	<i>Anetria Cohen, JD, Vice President & Senior Consultant, ProBank Austin</i> Join Anetria for this CRA wrap-up session of the current state of the Community Reinvestment Act rules and what is on the horizon.
1:00 pm – 1:15 pm	<i>Break</i>	
1:15 pm - 3:00 pm	Open the Flood Gates	<i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i> With the increase in flood penalties, both in amounts and in frequency, all financial institutions should be aware of the heightened risks and costs that non-compliance with the flood rules can manifest. And now with FEMA’s Risk Rating 2.0 (RR 2.0), additional risks may be around the corner. Join this session as we highlight key flood issues, including is there a “new” determination form, abundance of caution, <i>calculating coverage for cross-collateralization</i> buildings, and the potential impact of FEMA’s new RR 2.0.
3:00 pm	<i>Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)</i>	

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Day 3 – Wednesday, August 24, 2022

7:30 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 9:30 am	Fair Lending: Emerging Risks	<i>Anetria Cohen, JD, Vice President & Senior Consultant, ProBank</i> Managing fair lending risk can be challenging in light of all of the ways potential discrimination or bias can be detected. Both the CFPB and DOJ have set the tone – discrimination of any sort will not be tolerated. Join Anetria as she shares the key emerging risks in fair lending and ways to mitigate that risk.
9:30 am – 9:45 am	<i>Break</i>	
9:45 am – 10:45 am	Diversity, Inclusion and Climate – Oh My!	<i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank</i> Our environments are constantly changing – from weather to pandemic to people – and Compliance sits right in the middle of all of it. Join this session as we highlight the key issues compliance professionals and financial institutions overall are facing with respect to diversity, inclusion and climate change.
10:45 am – 11:30 am	Commercial Lending: What’s Hot in Compliance!	<i>Anetria Cohen, JD, Vice President & Senior Consultant, ProBank</i> No laughing allowed! Yes, compliance applies to commercial lending, and we have the highlights of the key compliance issues emerging to share!
11:30 am – 12:30 pm	NETWORK LUNCH	<i>This is a working Lunch Session where attendees, in person and virtual will tackle a scenario, policy, procedure or regulation to share with the group what worked, what didn’t work!</i>
12:30 pm – 1:15 pm	Network Lunch Share	<i>Anetria Cohen, JD, Vice President & Senior Consultant, ProBank Leah Hamilton, JD, Vice President & Senior Consultant, ProBank</i> During this session, we will share the results of the Network Lunch.
1:15 pm – 3:00 pm	Regulation Trivia, plus Your Questions Answered!	<i>Anetria Cohen, JD, Vice President & Senior Consultant, ProBank Leah Hamilton, JD, Vice President & Senior Consultant, ProBank</i> Join this all-encompassing Regulation Trivia session as we put your knowledge to the test – Deposits, Lending, BSA/AML and Compliance Risk Management! <i>Earn points while you learn!</i> This session will accommodate both in person and virtual attendee participation. Attendees will submit questions during the conference to be incorporated into this packed Regulation Trivia session!
3:00 pm	<i>Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)</i>	

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Day 4 – Thursday, August 25, 2022

7:30 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>	
8:00 am – 9:30 am	BSA/AML Hot Topics	<p><i>Mark Dever, AAP, CAMS, Vice President & Senior Consultant, ProBank Austin</i></p> <p>Join this session as we highlight what has happened in the past year, what's hot from the field and from examiners, and what to possibly expect in the coming year</p>
9:30 am – 9:45 am	<i>Break</i>	
9:45 am – 11:30	Writing the SAR Narrative	<p><i>Mark Dever, AAP, CAMS, Vice President & Senior Consultant, ProBank Austin</i> <i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i></p> <p>The SAR narrative is critical to understanding the nature and circumstances of suspicious activity. The care with which the narrative is completed may determine whether the described activity and its possible criminal nature are clearly understood by investigators. Join this combined lecture, discussion and scenario session about writing an effective SAR Narrative to achieve a balance of the art and science of SAR reporting.</p>
11:30 am – 12:30 pm	<i>Lunch</i>	
12:30 pm – 1:15 pm	AML/FinCEN Initiatives: What's Expected Now	<p><i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i></p> <p>According to both FinCEN and the federal prudential regulators, financial institutions may not have any new obligations just yet under the AML/FinCEN Initiatives. <i>But ...</i> Join this session to learn what you should already have in place that are cornerstones to those very same priorities.</p>
1:15 pm – 1:30 pm	<i>Break</i>	
1:30 pm – 3:00 pm	Risk Assessments: Creating a Risk Rating Heat Map	<p><i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i></p> <p>Risk assessments are a critical component of any Risk or Compliance Program. We need to create them, update them, and evaluate them, but how do we create a consistent risk rating methodology? This will be an interactive session for those of us who find ourselves responsible for a risk assessment and will be applicable regardless of your role in your institution.</p>
3:00 pm	<i>Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)</i>	

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Day 5 - Friday

7:30 am – 8:00 am	Registration (Daily Sign-in for CPE Credit)	
8:00 am – 9:15 am	ACH Compliance – Common Audit Findings	<p><i>Mark Dever, AAP, CAMS, Vice President & Senior Consultant, ProBank Austin</i></p> <p>During the session, we will review the self-audit requirements, highlight the critical focal points within both the RDFI and ODFI exams, and review common ACH audit findings. We will also highlight, the prime focus points in the federal ACH exam, as well as highlight the ACH portions contained in the federal Bank Secrecy Act exam.</p>
9:15 am – 9:30 am	Break	
9:30 am – 10:30 am	Fraud Risk Assessment	<p><i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i> <i>Mark Dever, AAP, CAMS, Vice President & Senior Consultant, ProBank Austin</i></p> <p>With nearly \$2 billion anticipated in person-to-person (P2P) fraudulent transactions in 2022, this session is a must for compliance, BSA/AML and staff alike to ensure an effective, ongoing Fraud Risk Assessment is in place.</p>
10:30 am – 11:15 am	Third Party Risk Management	<p><i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i></p> <p>Third-party risk management may be getting a new interagency look! Join this session as we highlight what's on track for a new interagency approach to third party risk management.</p>
11:15 am – 11:30 am	What To Tell Your CEO	<p><i>Leah Hamilton, JD, Vice President & Senior Consultant, ProBank Austin</i></p> <p>As we wrap-up the week, we will highlight key takeaways to discuss with your CEO when you return.</p>
11:30 am	Adjourn	

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