

2023 REGULATORY COMPLIANCE CONFERENCE AGENDA**MAY 8, 2023 – MAY 12, 2023****MONDAY, MAY 8, 2023 – BANK SECRECY ACT (BSA)/ANTI-MONEY LAUNDERING (AML)****8:00 a.m. – 8:50 a.m.****Registration (Daily Sign-in/out for CPE Credit)****8:50 a.m. – 9:00 a.m.****Virtual Login/Orientation**

For VIRTUAL attendees, login and requirements will be addressed.

9:00 a.m. – 9:15 a.m.**Intro/Logistics/Agenda****9:15 a.m. - 10:15 a.m.****BSA/AML/OFAC: What's Happened Since Last Year***Presenter: Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

What's Happened Since Last Year? A lot!!! From record-setting SAR filings, new FinCEN "Focus" areas, OFAC FOVs, Section 9714 designation, additional high-risk geographic areas, Kleptocratic concerns, and anticipated issuances from AMLA implementation, this session will update these and other BSA-related "challenges" our compliance teams face in 2023 and beyond.

10:15 a.m. – 10:30 a.m.**Break****10:30 a.m. – 11:15 a.m.****BSA/AML/OFAC: What's Happened Since Last Year (Continued)***Presenter: Mark Dever, AAP, CAMS, Director, FORVIS, LLP***11:15 a.m. – 12:00 p.m.****Robbery Do's and Don'ts***Presenter: Leah Hamilton, Director, FORVIS, LLP*

Most financial institution employees will never experience a bank robbery, but if it does happen, it is frightful and traumatic. The Bank Protection Act requires financial institutions to implement minimum standards for the installation, maintenance, and operation of security devices and procedures to discourage burglaries, robberies and larcenies, and to assist in the identification and apprehension of persons who commit them. Join this session as we highlight key do's and don'ts during and after a bank robbery.

12:00 p.m. – 1:00 p.m.**Lunch****1:00 p.m. – 2:00 p.m.****Beneficial Ownership: What's in Store for 2024***Presenter: Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

With the implementation of the Beneficial Ownership Information Reporting (BOIR) requirements found within the Corporate Transparency Act starting January 1, 2024, our small legal entity clients will be looking to us for assistance in complying with the mandated reporting. This session will not only review the BOIR requirements, but it will also identify the "differences" between BOIR and our current beneficial ownership requirements that will be "adjusted" during 2024.

2:00 p.m. – 2:15 p.m.**Break**

2023 REGULATORY COMPLIANCE CONFERENCE AGENDA

MONDAY, MAY 8, 2023 – BSA/AML (Continued)

2:15 p.m. – 3:15 p.m.

Crypto, Krepto: What's Your Currency

Presenter: Mark Dever, AAP, CAMS, Director, FORVIS, LLP

The Agencies continue to recognize that the emerging crypto-asset sector presents potential opportunities and risks for banking organizations, their clients, and the overall financial system. This session will review the latest guidance and concerns for those either engaged in or considering engaging in crypto-asset activities.

3:15 p.m. – 4:00 p.m.

Organized Retail Crime (ORC) and Organized Theft Groups (OTG): Red Flags for Financial Institutions

Presenters: Leah Hamilton, Director, FORVIS, LLP and Mark Dever, AAP, CAMS, Director, FORVIS, LLP

Retail Crime – what does that have to do with my institution? Retail crime means the ill-gotten money is going somewhere – and possibly through your institution. Join us as we highlight red flags associated with organized theft groups, including structured deposits and withdrawals, large purchases of stored-value cards, and high-dollar wire transfers.

4:00 p.m.

Sign-out

2023 REGULATORY COMPLIANCE CONFERENCE AGENDA**TUESDAY, MAY 9, 2023 – DEPOSITS, COMPLIANCE RISK MANAGEMENT PROGRAM (CRMP)****8:00 a.m. – 8:50 a.m.****Registration (Daily Sign-in/out for CPE Credit)****8:50 a.m. – 9:00 a.m.****Virtual Login/Orientation**

For VIRTUAL attendees, login and requirements will be addressed.

9:00 a.m. – 10:00 a.m.**Deposits: Hot Topics***Presenters: Leah Hamilton, Director, FORVIS, LLP*

Despite a lack of formal regulatory changes, deposit compliance continues to come under scrutiny. We will look at the hottest deposit issues and key compliance issues to be on the lookout for.

*10:00 a.m. – 10:15 a.m.**Break***10:15 a.m. – 12:00 p.m.****Managing Money for Minors***Presenter: Natalie Straus, Director, FORVIS, LLP*

When it comes to opening deposit accounts for minors, there are various options and restrictions to consider. We will cover various account types as well as rules and regulations that can impact deposit accounts for minors.

*12:00 p.m. – 1:00 p.m.**Lunch***1:00 p.m. – 2:00 p.m.****NSF/OD/Representments***Presenter: Natalie Straus, Director, FORVIS, LLP*

Generating revenues from deposit transactions continues to open the door for many questions – and regulator concerns. Join us as we explore overdrafts, non-sufficient funds and representments – the disclosures and best practices to mitigate the inherent risks associated with these fees.

*2:00 p.m. – 2:15 p.m.**Break***2:15 p.m. – 3:00 p.m.****I've Got a Hold on You***Presenter: Natalie Straus, Director, FORVIS, LLP*

Trying to get your arms wrapped around hold notices and amounts? This session will step through the types of allowable holds and the ones you should not be making.

3:00 p.m. – 4:00 p.m.**Tackling Lookback Projects***Presenters: Leah Hamilton, Director, FORVIS, LLP. And Natalie Straus, Director, LLP.*

Looking back at data previously reviewed sounds simple – or is it more complex? The FDIC's representment lookback guidance has set a tone for reexamining your data. Join us as we guide you through key considerations when tackling a lookback project.

4:00 p.m.**Sign-out**

2023 REGULATORY COMPLIANCE CONFERENCE AGENDA

WEDNESDAY, MAY 10, 2023 – CRMP, REGULATOR PANEL, UDAP/UDAAP

8:00 a.m. – 8:50 a.m.	Registration (Daily Sign-in/out for CPE Credit)
8:50 a.m. – 9:00 a.m.	Virtual Login/Orientation For VIRTUAL attendees, login and requirements will be addressed.
9:00 a.m. – 10:00 a.m.	ESG: What Is It and What Should Financial Institutions Be Doing About It? <i>Presenters: Leah Hamilton, Director, FORVIS, LLP</i> Environment, Social and Governance (ESG) continues to gain the attention from regulators, customers, staff, and the communities we serve. But <i>what is ESG? How are institutions impacted? What is expected? Are there regulatory requirements heading our way?</i> We will answer these questions and more as we dive into ESG and banking.
<i>10:00 a.m. – 10:15 a.m.</i>	<i>Break</i>
10:15 a.m. – 12:00 p.m.	Regulatory Panel: Findings, Hot Buttons, and What’s on the Horizon <i>Presenters: Leah Hamilton, Director, FORVIS, LLP – Moderator</i> <i>FRB, FDIC, OCC, and NCUA Regulator Panel</i> Joining us this year will be representatives from the federal regulatory agencies (FDIC, OCC, FRB and NCUA) to highlight key findings, hot buttons and what’s on the horizon for financial institutions.
<i>12:00 p.m. – 1:00 p.m.</i>	<i>Lunch</i>
1:00 p.m. – 2:00 p.m.	Get Your Elbows ON the Table <i>Presenter: Leah Hamilton, Director, FORVIS, LLP</i> Going against the grain of lessons learned as a youngster to keep our elbows off the table, change management demands that we make room for us to get those elbows on the table. Join us as we take a deeper dive into change management and the impact on compliance.
<i>2:00 p.m. – 2:15 p.m.</i>	<i>Break</i>
2:15 p.m. – 3:00 p.m.	Digital Marketing: Time or Space Impact <i>Presenter: Leah Hamilton, Director, FORVIS, LLP</i> The CFPB issued an interpretative rule to address digital marketing providers that commingle the targeting and delivery of advertisements to consumers, such as by using algorithmic models or other analytics, with the provision of advertising “time or space.” Institutions need to understand the impact of using digital marketing from UDAAP, Fair Lending and Fair Banking.
3:00 p.m. – 4: 00 p.m.	UDAP/UDAAP: But I’m in Compliance with the Rules <i>Presenter: Leah Hamilton, Director, FORVIS, LLP</i> Feeling like the only rule that matters these days is UDAAP? Let’s explore the challenges and opportunities technical compliance with a rule competes with unfair, deceptive, and abusive acts and practices.
4:00 p.m.	Sign-out

2023 REGULATORY COMPLIANCE CONFERENCE AGENDA**THURSDAY, MAY 11, 2023 – LENDING, RISK MANAGEMENT****8:00 a.m. – 8:50 a.m.****Registration (Daily Sign-in/out for CPE Credit)****8:50 a.m. – 9:00 a.m.****Virtual Login/Orientation**

For VIRTUAL attendees, login and requirements will be addressed.

9:00 a.m. – 10:15 a.m.**Lending Hot Topics***Presenter: Leah Hamilton, Director, FORVIS, LLP*

What is hot, hot, hot in lending? Join this session as we highlight the latest from regulators, consultants, and lenders just like you!

*10:15 a.m. – 10:30 a.m.**Break***10:30 a.m. – 12:00 p.m.****Section 1071 Small Business Loan Data***Presenter: Anetria Cohen, Director, FORVIS, LLP*

With a March 31, 2023, deadline to issue final rules implementing small business loan data collection, the amendment to Regulation B will be a challenge for many. This session will highlight the key changes, challenges, and recommendations to get you on track.

*12:00 p.m. – 1:00 p.m.**Lunch***1:00 p.m. – 2:00 p.m.****Which Disclosure Goes with Which: ARMS and Buydowns***Presenter: Anetria Cohen, Director, FORVIS, LLP*

Between the interest rate challenges and UDAAP scrutiny, lenders are getting creative with loan products. Join this session to ensure you are disclosing your ARM and Buydown offerings correctly – at origination and in servicing

*2:00 p.m. – 2:15 p.m.**Break***2:15 p.m. – 3:15 p.m.****Which Disclosure Goes with Which: ARMS and Buydowns (Continued)***Presenter: Anetria Cohen, Director, FORVIS, LLP***3:15 p.m. – 4:00 p.m.****Mods vs. Refis: Know the Difference***Presenter: Leah Hamilton, Director, FORVIS, LLP*

Understanding when you can use a modification agreement versus triggering a refinance is an essential part of the loan life cycle. We will highlight the key differences to mitigate your compliance risks while meeting borrower needs.

4:00 p.m.**Sign-out**

2023 REGULATORY COMPLIANCE CONFERENCE AGENDA

FRIDAY, MAY 12, 2023 - LENDING

8:00 a.m. – 8:50 a.m.

Registration (Daily Sign-in/out for CPE Credit)

8:50 a.m. – 9:00 a.m.

Virtual Login/Orientation

For VIRTUAL attendees, login and requirements will be addressed.

9:00 a.m. – 10:15 a.m.

TRID Construction Loans

Presenter: Anetria Cohen, Director, FORVIS, LLP

Construction loans continue to be a struggle. With ICBA's recommendation for changes to the TRID forms, see what is required to be disclosed and what could be in store.

10:15 a.m. – 10:30 a.m.

Break

10:30 a.m. – 11:45 p.m.

Fair Lending: It's All About the Data

*Presenters: Leah Hamilton, Director, FORVIS, LLP and
Anetria Cohen, Director, FORVIS, LLP*

Fair lending is all about the data, right? Not so fast...data is critical but actions can speak louder than words. Join us as we highlight spotting fair lending concerns in our day-to-day activities as well as how to plot data using Google® Maps.

11:45 a.m. – 12:00 p.m.

What to Tell Your CEO

Presenter: Leah Hamilton, Director, FORVIS, LLP

As we wrap up the week, we will highlight key takeaways to discuss with your CEO and teams when you return.

12:00 p.m.

Adjourn