

**REGULATORY COMPLIANCE CONFERENCE AGENDA\***  
**MIRAMAR BEACH, FLORIDA**  
**SEPTEMBER 11, 2023 – SEPTEMBER 15, 2023**

(\*Agenda subject to change pending any regulatory changes, proposals, etc.)

**MONDAY, SEPTEMBER 11, 2023**

7:30 a.m. – 8:00 a.m.	<b>Breakfast/Registration (Daily Sign-in/out for CPE Credit)</b>
8:00 a.m. – 8:10 a.m.	<b>Virtual Login/Orientation</b> For VIRTUAL attendees, login and requirements will be addressed.
8:10 a.m. – 8:30 a.m.	<b>Welcome to RCC Destin 2023</b> <i>Compliance is Better at the Beach!</i>
8:30 a.m. - 9:45 a.m.	<b>Lending Hot Topics</b> <i>Presenter: Leah Hamilton, Director, FORVIS, LLP</i>  What is hot, hot, hot in lending? Join this session as we highlight the latest from regulators, consultants, and lenders just like you!
9:45 a.m. - 10:00 a.m.	<b>Break</b>
10:00 a.m. – 11:30 a.m.	<b>Sec. 1071 Small Business Loan Data</b> <i>Presenter: Anetria Cohen, Director, FORVIS, LLP</i>  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.
11:30 a.m. – 12:30 p.m.	<b>Lunch</b>
12:30 p.m. – 1:45 p.m.	<b>Which Disclosure Goes with Which: ARMs and Buydowns</b> <i>Presenter: Anetria Cohen, Director, FORVIS, LLP</i>  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.
1:45 p.m. – 2:00 p.m.	<b>Break</b>
2:00 p.m. – 3:00 p.m.	<b>Which Disclosure Goes with Which: ARMs and Buydowns (continued)</b>
3:00 p.m.	<b>Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)</b>

**TUESDAY, SEPTEMBER 12, 2023**

7:30 a.m. – 8:00 a.m.

**Breakfast/Registration (Daily Sign-In for CPE Credit)**

8:00 a.m. – 9:30 a.m.

**Fair Lending: It's All About the Data***Presenters: Leah Hamilton, Director, FORVIS, LLP**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.

9:30 a.m. – 9:45 a.m.

**Break**

9:45 a.m. – 10:45 a.m.

**Changed Circumstance: *Is it Valid?****Presenters: Leah Hamilton, Director, FORVIS, LLP**Anetria Cohen, Director, FORVIS, LLP*

What is a valid changed circumstance? What is required for documentation? What if my system doesn't provide enough space for documentation? Join this session as we highlight the requirements and put you to the test with several real examples of *Is it Valid?*

10:45 a.m. – 11:30 a.m.

**Mods vs. Refis: Know the Difference***Presenter: Leah Hamilton, Director, FORVIS, LLP*

Understanding when you can use a modification agreement vs. 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.

11:30 a.m. – 12:30 p.m.

**Lunch**

12:30 p.m. – 1:45 p.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.

1:45 p.m. – 2:00 p.m.

**Break**

2:00 p.m. - 3:00 p.m.

**UDAP / UDAAP: *But I'm in Compliance with the Rule****Presenters: Leah Hamilton, Director, FORVIS, LLP**Anetria Cohen, Director, FORVIS, LLP**Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

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.

3:00 p.m.

**Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)**

**WEDNESDAY, SEPTEMBER 13, 2023**

7:30 a.m. – 8:00 a.m.

**Breakfast/Registration (Daily Sign-In for CPE Credit)**

8:00 a.m. – 9:15 a.m.

**Deposit Potpourri***Presenters: Leah Hamilton, Director, FORVIS, LLP**Mark Dever, AAP, CAMS, 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, including NSF, OD, representment, APYs, TISAs and more!

9:15 a.m. – 9:30 a.m.

**Break**

9:30 a.m. – 11:30 a.m.

**Regulatory Panel: Findings, Hot Buttons and What's on the Horizon!***Presenter: Leah Hamilton, Director, FORVIS, LLP*

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.

11:30 a.m. – 12:30 p.m.

**Lunch**

12:30 p.m. – 1:15 p.m.

**Organized Retail Crime (ORC) and Organized Theft Groups (OTG): Red Flags for Financial Institutions***Presenters: Leah Hamilton, Director, FORVIS, LLP**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, high-dollar wire transfers.

1:15 p.m. – 1:30 p.m.

**Break**

1:30 p.m. – 3:00 p.m.

**Name that Reg!***Presenters: Leah Hamilton, Director, FORVIS, LLP**Anetria Cohen, Director, FORVIS, LLP**Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

Put your thinking cap on as we play *Name that Reg!* Join this all-encompassing Regulation Trivia session as we put your knowledge to the test – deposits, lending, BSA/AML, and Compliance Risk Management! *Earn points while you learn!* 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 p.m.

**Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)**

**THURSDAY, SEPTEMBER 14, 2023**

7:30 a.m. – 8:00 a.m.

**Breakfast/Registration (Daily Sign-In for CPE Credit)**

8:00 a.m. – 9:30 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.

9:30 a.m. – 9:45 a.m.

**Break**

9:45 a.m. – 10:45 a.m.

**BSA/AML/OFAC: *What's Happened Since Last Year*** (continued)

10:45 a.m. – 11:30 a.m.

**Beneficial Ownership: *What's in Store for '24****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.

11:30 a.m. – 12:30 p.m.

**Lunch**

12:30 p.m. – 1:15 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.

1:15 p.m. – 1:30 p.m.

**Break**

1:30 p.m. – 3:00 p.m.

**SARs: *What Would You Do?****Presenters: Leah Hamilton, Director, FORVIS, LLP**Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

Leveraging real examples of suspicious activity, this workshop session will tackle several scenarios that may or may not lead to a SAR.

3:00 p.m.

**Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)**

**FRIDAY, SEPTEMBER 15, 2023**

7:30 a.m. – 8:00 a.m.

**Registration (Daily Sign-In for CPE Credit)**

8:00 a.m. – 9:30 a.m.

**Tackling Lookback Projects***Presenters: Leah Hamilton, Director, FORVIS, LLP**Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

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

9:30 a.m. – 9:50 a.m.

**Break**

9:50 a.m. – 10:35 a.m.

**Crypto-Assets: What You Need to Know***Presenters: Leah Hamilton, Director, FORVIS, LLP**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.

10:35 a.m. – 11:15 a.m.

**ESG Update: *What is it and What Should Financial Institution be Doing About It?****Presenters: Leah Hamilton, Director, FORVIS, LLP**Anetria Cohen, Director, FORVIS, LLP*

Environment, Social and Governance (ESG) continues to gain the attention from regulators, customers, staff, and the communities we serve. But *what is ESG? How are institutions impacted? What is expected? Are there regulatory requirements heading our way?* We will answer these questions and more as we dive into ESG and banking.

11:15 a.m. – 11:30 a.m.

**What to Tell Your CEO***Presenters: Tammy G. Carter, Managing Director, FORVIS, LLP**Leah Hamilton, Director, FORVIS, LLP*

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

11:30 a.m.

**Adjourn**