

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**

- 7:15 a.m. – 8:00 a.m.** **Breakfast/Registration (Daily Sign-in/out for CPE Credit)**
- 7:50 a.m. – 8:00 a.m.** **Virtual Login/Orientation**
For VIRTUAL attendees, login and requirements will be addressed.
- 8:00 a.m. – 8:25 a.m.** **Welcome to RCC Destin 2023**
Compliance is Better at the Beach!
- 8:25 a.m. – 8:40 a.m.** **Getting to Know You**
Learn a little something about your new network-mate!
- 8:40 a.m. - 9:50 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!
- 9:50 a.m. - 10:00 a.m.** **Break**
- 10:00 a.m. – 11:30 a.m.** **Sec. 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.
- 11:30 a.m. – 12:30 p.m.** **Lunch**
- 12:30 p.m. – 1:45 p.m.** **CRA: Focus on Community Development**
Presenter: Anetria Cohen, Director, FORVIS, LLP
- Determining which activities qualify as "community development" has always been a problem for us given how vague the regulation is. We'll discuss the ins and outs of trying to figure out this complicated question with a review of the final rule if adopted by the time of the conference.
- 1:45 p.m. – 2:00 p.m.** **Break**
- 2:00 p.m. – 3:00 p.m.** **HMDA: What's Hot**
Presenter: Anetria Cohen, Director, FORVIS, LLP
- Let's take a look at common issues and questions that institutions continually face when it comes to coverage and reporting.
- 3:00 p.m.** **Recap/Ask Our Experts (Daily Sign-Out for CPE Credit)**

TUESDAY, SEPTEMBER 12, 2023

7:15 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.

Adverse Action Jeopardy!®*Presenter: Leah Hamilton, Director, FORVIS, LLP*

Join us for a quick game of Jeopardy® to test your Adverse Action knowledge – and *Earn points while you learn!*

11:30 a.m. – 12:30 p.m.

Lunch

12:30 p.m. – 1:45 p.m.

Abusive Acts and Practices: Putting the CFPB's new Policy Statement into Practice*Presenters: Leah Hamilton, Director, FORVIS, LLP**Anetria Cohen, Director, FORVIS, LLP*

Now that the CFPB has issued a formal policy statement of abusive acts in practices, it is essential for financial institutions to understand what acts and practices may be "abusive" and the potential impacts to everyday operations.

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

7:15 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, representation, 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!*Moderator:: Leah Hamilton, Director, FORVIS, LLP*

Joining us this year will be representatives from the federal regulatory agencies 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.

Fraud Hot Topics*Presenter: Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

With fraud losses in 2022 increasing more than 30% over 2021, this session will review the latest fraud trends including romance scams, text scams, mail theft-related check fraud, BEC fraud, credit-push fraud, and updated guidance on human smuggling and human trafficking.

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

7:15 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*Presenters: Leah Hamilton, Director, FORVIS, LLP**Justin Muscolino, 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

7:15 a.m. – 8:00 a.m.

Registration (Daily Sign-In for CPE Credit)

8:00 a.m. – 8:45 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.

8:45 a.m. – 9:30 a.m.

Impact of Consent orders and Litigation on Compliance Requirements*Presenters: Leah Hamilton, Director, FORVIS, LLP**Mark Dever, AAP, CAMS, Director, FORVIS, LLP*

Consent orders are intended to address compliance deficiencies in an institution's policies, procedures and practices while litigation considers the interpretation of the rules. Join us as we explore the impact consent orders and litigation may have on your CRMP.

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?**Presenter: Leah Hamilton, 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