

**Regulatory Compliance Conference**  
**Sandestin/Miramar Beach, FL**  
 September 9-12, 2024

Monday, September 9, 2024	
Theme: Welcome and Get to Know Each Other!	
Time	Topic/Description
7:15 am – 8:00 am	Breakfast/Registration (Daily Sign-In for CPE Credit)
7:50 am - 8:00 am	Virtual Login
8:00 am – 8:20 am	<b>Welcome to the Regulatory Compliance Conference Destin 2024!</b>
8:20 am – 8:30 am	<b>What’s Ahead This Week and Housekeeping Items</b>
8:30 am – 8:50 am	<b>Getting to Know You!</b> Learn a little something about your new network-mate!
8:50 am – 9:00 am	<b>ProBank Advisor Introduction</b>
9:00 am – 9:45 am	<b>Artificial Intelligence: Is It Inevitable?</b> AI promises to make a big impact through innovation and efficiency. A logical solution when you consider all the data contained with your operations such as, marketing metrics, historical interest rates, market fluctuations and customer data. But the impacts to your compliance program when you do not fully understand the unique risks associated with AI may be just as big. This session will address the key considerations when using AI.
9:45 am – 10:00 am	Break
10:00 am – 10:05 am	Announcements
10:05 am – 11:30 am	<b>Fair Lending</b> All that Data! We'll discuss how we can get a head of the game and be proactive with our Fair Lending Programs to ensure compliance as we implement new processes and procedures.
11:30 am – 12:30 pm	Lunch
12:30 pm – 1:30 pm	<b>CRA: Where are we now &amp; where does it look like we are heading.</b> CRA Modernization has been discussed for several years now. With the final rule on hold let's take this time to discuss how we can effectively modify our programs and remain satisfactory in performance evaluations.
1:30 pm – 1:45 pm	Break
1:45 pm – 2:45pm	<b>UDAP/UDAAP: But, I'm in compliance with the Rule.</b> 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.
2:45 pm – 3:00 pm	<b>Recap/Ask Our Experts</b>  <i>Don't forget to wear Tropical attire tomorrow!</i>

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

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Tuesday, September 10, 2024	
Theme: Tropical Day! Wear your tropical attire.	
Time	Topic/Description
7:15 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>
7:50 am - 8:00 am	<i>Virtual Login</i>
8:00 am – 8:10 am	<b>Introduction and Housekeeping Items</b>
8:10 am – 9:30 am	<b>BSA/AML/OFAC: What’s Happened Since Last Year</b> What’s Happened Since Last Year? From record-setting SAR filings, new FinCEN “Focus” areas, new OFAC “SLS” system and required electronic filings, additional Section 311 designation, additional high-risk geographic areas, proposals to include Investment Advisors under the BSA and expand the Real Estate Geographic Targeting Order to the entire nation, Kleptocratic and terrorist financing concerns, and anticipated issuances from the AMLA implementation, this session will update these and other BSA related “challenges” our compliance teams face in 2024, and beyond.
9:30 am – 9:45 am	<i>Break</i>
9:45 am – 10:45 am	<b>BSA/AML/OFAC: What’s Happened Since Last Year, Cont’d</b>
10:45 am – 11:30 am	<b>Beneficial Ownership: What’s in Store for ‘24 and ‘25</b> Beneficial Ownership – What’s in store for ‘24 and ‘25 – As Beneficial Ownership Information (BOI) reporting began 01/01/24, our small covered legal entity clients will be looking to us for assistance in complying with the mandatory reporting process. This session will not only review the BOIR requirements but will also identify the “differences” between BOIR and our current beneficial ownership requirements that will be “adjusted” in preparation for our “access” to the BOIR data base in ‘25.
11:30 am – 12:30 pm	<i>Networking Lunch - “Under the Sea”</i>
12:30 pm – 12:45 pm	<b>Network Lunch Review</b>
12:45 pm – 1:30 pm	<b>ACH 101</b> With 33 billion Entries carrying a dollar value of over \$81 trillion forecast to flow through the ACH network this year, and new Rules taking effect in 2026 requiring all DFIs to monitor and hopefully thwart or at the very least, identify and report “credit-push” fraud, ACH compliance will impact more than just our ACH processing teams. This session will introduce you to the basic terms, concepts, and participants found in the ACH process as we develop institution-wide solutions to the ever-increasing incidents of fraud found within all payments systems.
1:30 pm – 1:45 pm	<i>Break</i>
1:45 pm – 1:50 pm	<i>Announcements</i>
1:50 pm – 3:00pm	<b>The Many Faces of Fraud</b> Imposter scams, online shopping and negative review scams, prize–sweepstakes–and lottery scams, investment scams, and business and job opportunity scams – the top five fraud schemes found in the 2.6 million fraud reports detailing \$10 billion in reported losses received by the Federal Trade Commission during 2023. This session will review the current fraud “landscape” and discuss ways in which we can help our clients avoid becoming statistics in 2024.
3:00 pm	<b>Recap/Ask Our Experts</b>  <i>Don’t forget to wear your “Compliance is better at the beach” t-shirt tomorrow!</i>

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Wednesday, September 11, 2024	
Theme: Compliance is better at the beach! Wear your t-shirt!	
Time	Topic/Description
7:00 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>
7:50 am - 8:00 am	<i>Virtual Login</i>
8:00 am – 8:10 am	<b>Introduction and Housekeeping Items</b>
8:10 am – 9:30 am	<b>RESPA Section 8</b> We are in a new age of technology paired with hyper-competitive markets that is driving innovation. As innovation and creativity increase within your organization, so can the risk to your compliance program. There is a renewed focus on RESPA Section 8 focused on marketing, broker relationships, and third-party oversight. This session will provide you with timely reminders of the rules and regulations, recent regulatory enforcements and action, and best practices to mitigate your risks.
9:30 am – 9:45 am	<i>Break</i>
9:45 am – 10:45 am	<b>Complaints</b> Consumer complaint management is a component of a strong compliance management system. Developing an effective way to track and analyze complaints will not only improve your customer experiences but your operations. This session will focus on ways to enhance your root cause analysis and building a culture that values customer feedback.
10:45 am – 11:30 am	<b>Fintech/AI</b> With increased reliance on AI and the changing ways it is used in various systems and processes relied on by institutions, we will talk about what AI is and how to consider the risk.
11:30 am – 12:30 pm	<i>Lunch</i>
12:30 pm – 1:45 pm	<b>Mortgage Servicing</b> Recent supervision and regulatory reports indicate that slow growth is slowing while delinquencies are on the rise. While financial institutions continue to manage the challenges with credit risk, you must also consider the potential for increased request for loss mitigations, modifications and other challenges associated with mortgage servicing. This session will provide a refresher of the rules in place mortgage servicing and delinquent borrowers.
1:45 pm – 2:00 pm	<i>Break</i>
2:00 pm – 3:00pm	<b>Name that Regulation!</b> Put your thinking cap on as we play <i>Name that Reg!</i> Join this all-encompassing Regulation Trivia session as we put your knowledge to the test – deposits, lending, BSA/AML, and Compliance Risk Management!
3:00 pm	<b>Recap/Ask Our Experts</b>

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Thursday, September 12, 2024	
Time	Topic/Description
7:15 am – 8:00 am	<i>Breakfast/Registration (Daily Sign-In for CPE Credit)</i>
7:50 am - 8:00 am	<i>Virtual Login</i>
8:00 am – 8:10 am	<b>Introduction and Housekeeping Items</b>
8:10 am – 9:00 am	<b>Third-Party Risk Management</b> Leveraging a third-party can allow you to compete and offer new technology but reliance on third parties can also increase your financial, operational, and compliance risk. This program will support you in identifying, developing, and implementing a third-party risk management process.
9:00 am – 9:45 am	<b>It Has to Be a Scam!</b> Expanding Regulation E to cover user error! The Protecting Consumers from Payment Scams Act has been introduced. We've been hearing rumors about this for a few years now and it seems it hasn't gone away. This session will discuss the expectations outlined in the Act and what this could mean for our industry.
9:45 am – 10:00 am	<i>Break</i>
10:00 am – 11:30 am	<b>Regulatory Panel: Findings, Hot Buttons, and What's on the Horizon</b> 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 am – 12:30 pm	<i>Lunch</i>
12:30 pm – 1:30 pm	<b>Deposit Potpourri</b> 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!
1:30 pm – 1:45 pm	<i>Break</i>
1:45 pm – 2:30pm	<b>The Importance of Change Management</b> As we continue to see proposed and final rules being pushed through how we manage change is becoming increasingly important. This session will discuss the change management process and how we can ensure things don't fall through the cracks as we implement new procedures and processes.
2:30 pm – 2:45 pm	<b>What to Tell Your CEO</b> Join us for an executive summary of the key points learned throughout the program. We encourage you to share this valuable material with your organization.
2:45 pm - 3:00 pm	<b>Grand Giveaways (Must be present to win)</b>  <b>See You Next Year!</b>

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