

Compliance Conference



March 10 & 11, 2020

Embassy Suites Hotel & Conference Center, Murfreesboro

Tuesday, March 10, 2020

7:45 a.m. **Registration/Continental Breakfast/Exhibits**, *Sponsored by Alexander Thompson Arnold, PLLC*

8:00 a.m. **Early Bird Sessions -optional extra sessions**

Session 1: Moderated Round Table (Cambridge AB)

Connie Edwards, CRCM, Shareholder, Saltmarsh, Cleaveland & Gund, Brentwood, Tenn.

Are you relatively new to the role of Compliance Officer? Do you wish you could have a conversation with a peer in the CO role to discuss upcoming compliance regulatory changes, implementation plans and/or compliance policies/procedures? If so, this session is for you! Join Edwards at this first ever early bird moderated round table session and let's discuss your compliance challenges and/or wins over a cup of coffee!

Session 2: Hemp/CBD/MRB Banking Policies (Oakleigh A)

Marc Adesso, Counsel, Waller, Nashville, Tenn.

Kevin Tran, Counsel, Waller, Nashville, Tenn.

Darlia Fogarty, President, Compliance Alliance, Austin, Texas

More than a year after the passage of the 2018 Farm Act, and with the SAFE Act still pending in Congress, the questions and uncertainty that bankers face regarding providing financial services to hemp, CBD and marijuana related businesses abound. This session will cover the current state of the law in Tennessee and federally, the current regulatory stance, and best practices relating to policies and best practices being utilized by banks around the country.

9:00 a.m. **Call to Order/Opening Remarks (Mirabella E)**

Lynn Riddle, Vice President, Compliance and Audit, Apex Bank, Camden, Tenn.

9:15 a.m. **General Session 1: How to Establish a Healthy Compliance Culture**

Dave Dickinson, Founder/CEO, Banker's Compliance Consulting, Central City, Neb.

The foundation of a strong compliance management system is the culture of your bank. During this passionate session, Dickinson will discuss how the compliance officer can lead your bank through the process of regulatory requirements by fostering strong organizational health and alliance with your team members. Without these elements, you're fighting a losing battle against defiance and dysfunction that will ultimately lead to regulatory violations.

10:15 a.m. **Washington/State Update**

Greg Gonzales, Commissioner, Tennessee Department of Financial Institutions, Nashville, Tenn.

11:00 a.m. **Coffee Break/Exhibits**, *Sponsored by Elliott Davis*

11:15 a.m. **Workshop 1: Introduction to Compliance Management Systems (CMS) (Oakleigh A)**

Dave Dickinson, Founder/CEO, Banker's Compliance Consulting, Central City, Neb.

Every bank must implement and maintain an effective Compliance Management System (CMS). During this session, Dickinson will teach you about the seven "pillars" of a CMS. These include risk assessments; policies and procedures; training; audit & monitoring; complaint management; reporting; and culture.

Workshop 2: RESPA Section 8 (Cambridge AB)

Connie Edwards, CRCM, Shareholder, Saltmarsh, Cleaveland & Gund, Brentwood, Tenn.

Section 8 of RESPA prohibits unearned fees and kickbacks. Prior to July 2011, HUD had primary responsibility for enforcement of RESPA. In the past, HUD was a very active enforcement regulator of Section 8 violations. After HUD transferred enforcement authority to the CFPB, we have seen a variety of large dollar Section 8 enforcement actions from the CFPB but very limited guidance from the Bureau on these important issues. During this session, Edwards will discuss transactions covered by section 8, what is considered a "thing of value" under Section 8, recent RESPA section 8 enforcement actions, and what is permissible under Section 8.

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Workshop 3: Implementing the 3 Lines of Defense for Community Banks (Broadlands AB)

Leah Hamilton, Vice President/Senior Consultant, ProBank Austin, Orlando, Fla.

Although mandatory for certain large institutions, the 3 Lines of Defense is fast becoming an expectation from the federal regulatory agencies. Join Hamilton to learn about the 3LOD, where and how to begin implementing a 3LOD, including steps you may already have in place, and practical insights from organizations who are in the same shoes.

12:15 p.m.

Lunch and Luncheon Speaker (Mirabella AB) *Sponsored by NContracts* **The Challenge of Change**

Jack McCall, Founder, Jack McCall and Associates, Hartsville, Tenn.

What are the skills, life strategies, and support systems that one must develop and maintain not only to survive but to thrive in today's environment of accelerated change? The Challenge of Change deals with the concepts of firm foundations, evolving support networks, strong relationships, and a commitment to combine renewed flexibility with elastic imaginations. In this presentation, McCall challenges us to think courageously as we consider the risks and opportunities encountered in an ever-changing world. Let the winds of change blow, laugh and learn about living well and working with less stress in the 21st century.

1:30 p.m.

Break/Exhibits

1:45 p.m.

Workshop 4 (Beginner): Fair Lending 101: An Introduction to Fair Lending Risk and Emerging Issues (Oakleigh A) *Chris Friedman, Attorney, Bradley Arant Boult Cummings LLP, Nashville, Tenn.*

Fair lending laws pose one of the most significant risks to lenders and financial services companies. Whether through government regulators engaged in detailed exams, litigious plaintiffs bringing private lawsuits, or the news media breaking a reputation-damaging story, fair lending issues can negatively affect your institution's bottom line. Join Friedman as he discusses the basics of fair lending law and introduces some important tools and methods your institution can use to lower the risk of liability and reputational damage that can be caused by fair lending violations.

Workshop 5 (Advanced): Managing Fair Lending Risk in the Next Decade (Cambridge AB)

Barbara Boccia, CRCM, MBA, JD, Senior Director, U.S. Advisory Services and Regulatory Relations, Wolters Kluwer, Charlotte, N.C.

Managing fair lending risk has always been a challenge, and there are no signs that is going to get easier in the next five to ten years. In this session, we will discuss how things are changing, from HUD's new proposed rule and reduced CFPB referrals to evolving enforcement at the state and local levels, including the pronounced influence of community advocacy groups and investigative reporters. We will also provide tips for mitigating risk emerging from HMDA data, new credit scoring and underwriting models and machine learning that may present the potential for bias, and risks from new fintech partnerships. Finally, we will discuss ways that fair lending risk management is converging with the management of fair banking, Unfair, Deceptive or Abusive Acts or Practices (UDAAP), and conduct risks within the context of enhancing a comprehensive Compliance Management System framework.

Workshop 6: Deposit Hot Topics (Broadlands AB)

Mike Anderson, Managing Director, Compliance Division, ProBank Austin, Louisville, Ky.

Tina Cline, Senior Vice President, Chief Compliance Officer and CRA Officer, First Century Bank, Tazewell, Tenn.

Although deposit regulations have been quiet, examiners have taken a deep dive into existing regulations. Join this session to explore deposit hot topics, such as final amendments to Regulation CC/Expedited Funds Availability, high yield checking accounts, excess transaction monitoring, and inconsistent terminology. The speakers will discuss best practices, tips and suggestions, and other recommendations to help you successfully master tricky material and avoid audit and examination findings.

Other topics:

- Federal Reserve Act/Regulation D
- Truth-in-Savings Act/Regulation DD
- Expedited Funds Availability Act/Regulation CC
- Electronic Funds Transfer Act/Regulation E
- Garnishment of Accounts Containing Federal Benefit Payments

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2:45 p.m.

Coffee Break/Exhibits

Sponsored by Elliott Davis

3:00 p.m.

Workshop 7 (Beginner): HMDA for the Beginner (Oakleigh A)

Drew Young, Regulatory Compliance Senior Manager, Elliott Davis, LLC, Nashville, Tenn.

In this session for the HMDA novice, Young will explore the types of loans covered by HMDA, and how the Loan Application Register information is used. He will describe management responsibilities for reporting HMDA information, learn to identify when and how to complete demographic information, and identify data points covered by partial exemptions in addition to discussing common problems for the New HMDA reporter.

Workshop 8 (Advanced): Advanced HMDA (Cambridge AB)

Dave Dickinson, Founder/CEO, Banker's Compliance Consulting, Central City, Neb.

This is not a "101" class. During this session, Dickinson will discuss the "pain points" in HMDA—those areas causing the most confusion. He will discuss applications under Regulation C vs. Regulation B vs. TRID; mixed-use property scenarios; Demographic Information Collection and multiple scenarios; clarification of several complicated Data Points; when to report "N/A" versus "Not Applicable" vs. "\$0" or leaving a data field blank. Get your questions answered!

Workshop 9: NACHA (Broadlands AB)

Janice Weisz, AAP, Financial Institutions Consultant, Saltmarsh, Cleaveland & Gund, Pensacola, Fla.

The NACHA operating rules always evolve and lately with a lot of rule changes. Weisz will offer an overview of some recent and upcoming NACHA Rules changes. Topics of discussion will include the removal of Appendix Eight from the NACHA Operating Rules, information regarding the Providing Faster Funds Availability Rule, changes on the same-day ACH per-transaction dollar limit, and the redesigned uses for return reason codes R10, R11, and R17.

4:00 p.m.

Reception (Mirabella AB)

Sponsored by Saltmarsh, Cleaveland & Gund

Wednesday, March 11, 2020

7:30 a.m.

Registration/Continental Breakfast/Exhibits

7:45 a.m.

Early Bird Sessions – Optional extra sessions

Session 3: How and Why Community Banks Are Participating IN Social Media, and Staying OUT of Trouble (Oakleigh A)

Kristen Stogniew, Esq., CFE, Shareholder, Saltmarsh, Cleaveland & Gund, Tampa, Fla.

It's not just about having a Facebook page, and it's certainly not about advertising. Stogniew will explain the differences among social media platforms and present a case for including social media in your bank's strategic planning. She will address how to get started, how to maintain and evaluate your efforts, and, of course, how to address compliance concerns. She will provide examples of community banks that are totally engaged and, as always, questions and discussion are encouraged.

Session 4: Tennessee Elder Abuse Protection (Cambridge AB)

Moderator: Amy Heaslet, EVP and General Counsel, Tennessee Bankers Association, Nashville, Tenn.

Panelists: Renee Bouchillon, Program Director, Adult Protective Services, Nashville, Tenn.

Marcus Houston, Community Development Officer, First Farmers and Merchants Bank, Columbia, Tenn.

Amy Smith, Director, Collaborative Response to Elder and Vulnerable Adult Abuse Program, Nashville, Tenn.

The panel will discuss best practices for banks in educating their communities about elder financial exploitation and preventing and protecting against elder financial exploitation. Panelists will also discuss the role APS serves in preventing elder financial exploitation and the investigative resources it offers, and how bankers can use CREVAA's resources in their communities to address any unmet needs of elder victims of financial crimes.

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8:45 a.m.

Call to Order/Opening Remarks (Mirabella E)

Lynn Riddle, Vice President, Compliance and Audit, Apex Bank, Camden, Tenn.

8:50 a.m.

Regulatory Panel

Moderator: Marnie Keller, SVP Partnerships and Industry Outreach, Ncontracts, Brentwood, Tenn.

Panel: Chris Finnegan, Assistant Regional Director, Division of Depositor and Consumer Protection, Dallas Regional Office/Memphis Area Office, FDIC, Dallas, Texas

Tony Curtis, Examiner, Federal Reserve Bank of Atlanta, Atlanta, Ga.

Laura Long, OCC Bank Examiner (Compliance), OCC, Little Rock, Ark.

9:30 a.m.

Coffee Break/Exhibits

9:45 a.m.

Workshop 10: Complaint Management (Oakleigh A)

Dave Dickinson, Founder/CEO, Banker's Compliance Consulting, Central City, Neb.

Your institution has to have a Complaint Management Program as part of an effective Compliance Management System. But what are the rules and expectations? During this session, Dickinson will discuss what is a "complaint" and what isn't?; the "CMS" Intersection; the Regulatory view and expectations; Complaint Program structures and best practices; the UDAAP connection; complaint hot spots and Complaint Program red flags.

Workshop 11: RESPA Section 8 (repeat) (Cambridge AB)

Connie Edwards, CRCM, Shareholder, Saltmarsh, Cleaveland & Gund, Brentwood, Tenn.

Section 8 of RESPA prohibits unearned fees and kickbacks. Prior to July 2011, HUD had primary responsibility for enforcement of RESPA. In the past HUD was a very active enforcement regulator of Section 8 violations. After HUD transferred enforcement authority to the CFPB, we have seen a variety of large dollar Section 8 enforcement actions from the CFPB but very limited guidance from the Bureau on these important issues. During this session, Edwards will discuss the transactions covered by section 8, what is considered a "thing of value" under Section 8, recent RESPA section 8 enforcement actions, and what is permissible under Section 8.

Workshop 12 (Advanced): Managing Fair Lending Risk in the Next Decade (repeat) (Broadlands AB)

Barbara Boccia, CRCM, MBA, JD, Senior Director, U.S. Advisory Services and Regulatory Relations, Wolters Kluwer, Charlotte, N.C.

Managing fair lending risk has always been a challenge, and there are no signs that is going to get easier in the next five to ten years. In this session, we will discuss how things are changing, from HUD's new proposed rule and reduced CFPB referrals to evolving enforcement at the state and local levels, including the pronounced influence of community advocacy groups and investigative reporters. We will also provide tips for mitigating risk emerging from HMDA data, new credit scoring and underwriting models and machine learning that may present the potential for bias, and risks from new fintech partnerships. Finally, we will discuss ways that fair lending risk management is converging with the management of fair banking, Unfair, Deceptive or Abusive Acts or Practices (UDAAP), and conduct risks within the context of enhancing a comprehensive Compliance Management System framework.

10:45 a.m.

Coffee Break/Exhibits

11:00 a.m.

Workshop 13: Parting the Waters: Private Flood Insurance Compliance and Examination Procedures (Oakleigh A)

Heather Wright, Partner, Bradley Arant Boult Cummings LLP, Nashville

The Biggert-Waters Flood Insurance Reform Act of 2012 obligated interagency regulators to issue a final rule requiring financial institutions to accept private flood insurance. The final private flood rule, which went into effect on July 1, 2019, requires financial institutions to accept flood insurance policies that meet the Biggert-Waters Act statutory definition of "private flood insurance." Wright will explain the four primary components of the final rule and provide guidance regarding compliance with the final rule. In addition, she will review the updated examination procedures released by the FDIC, which provide guidance regarding the regulator's expectations as to how institutions will implement the private flood insurance requirements.

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Workshop 14: The Latest News on UDAP and UDAAP (Cambridge AB)

Leah Hamilton, Vice President/Senior Consultant, ProBank Austin, Orlando, Fla.

Despite the administrative changes at the CFPB, the federal regulatory agencies and state attorney generals are not wavering on bringing forth UDAP/UDAAP enforcements actions. Join Hamilton as she explores recent enforcement actions, key considerations when auditing and risk assessing for UDAP/UDAAP, and how to spot issues before they become problems.

Workshop 15: Audit Best Practices (Broadlands AB)

Chris Loyd, Principal, Elliott Davis, LLC, Nashville

Compliance risk has become one of the most significant concerns for financial-institutions. The areas of regulatory focus continue to grow and expand. Banks now need a more structural answer that will allow them to effectively and efficiently manage their risk-and-control frameworks to make them more sustainable over time. Given this evolution, responsibilities of the compliance function are expanding rapidly, audit should play an important role in this process, providing an independent view of program status and effectiveness with respect to commonly agreed-upon transformation objectives. In this course Loyd will cover:

- Developing and managing a detailed risk identification and assessment process
- Ensuring that the front line effectively applies processes and tools that have been developed by compliance and identifying areas of concern via the audit
- Developing and enforcing standards for an effective risk-mediation process to ensure it addresses root causes of compliance issues rather than just responding to a finding
- Understanding the bank's risk culture and its strengths as well as potential shortcomings based on the audit

12:00 p.m. Lunch (Mirabella AB)

1:00 p.m. Break/Exhibits

1:15 p.m. Workshop 16: Complaint Management (repeat) (Oakleigh A)

Dave Dickinson, Founder/CEO, Banker's Compliance Consulting, Central City, Neb.

Your institution has to have a Complaint Management Program as part of an effective Compliance Management System. But what are the rules and expectations? During this session, Dickinson will discuss what is a "Complaint" and what's not?; the "CMS" Intersection; the Regulatory view & expectations; Complaint Program structures & best practices; the UDAAP connection; complaint hot spots & Complaint Program red flags.

Workshop 17: The Latest News on UDAP and UDAAP (repeat) (Cambridge AB)

Leah Hamilton, Vice President/Senior Consultant, ProBank Austin, Orlando, Fla.

Despite the administrative changes at the CFPB, the federal regulatory agencies and state attorney generals are not wavering on bringing forth UDAP/UDAAP enforcements actions. Join Hamilton as she explores recent enforcement actions, key considerations when auditing and risk assessing for UDAP/UDAAP, and how to spot issues before they become problems.

Workshop 18: CRA (Broadlands AB)

Aaron Rykowski, CRCM, SVP – Chief Compliance Officer, WesBanco Bank, Inc., Wheeling, WV

This session will take a detailed look at the recently released CRA Modernization Proposals and their impact on your bank. Join us to find out how different playing fields will impact the banking landscape, and how to manage the risk from competing regulatory framework.

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2019-2020 Compliance Committee

Chairman: Lynn Riddle, Vice President, Compliance and Audit, Apex Bank, Camden
Scotty Alsup, Senior Manager, CPA, CBA, Alexander Thompson Arnold, PLLC, Dyersburg
Lori Barry, Vice President, Compliance Officer, CedarStone Bank, Lebanon
Marci Bechard, CRCM, Vice President, Bank Compliance Officer, Franklin Synergy Bank, Franklin
Henri Burton, Vice President, Compliance Officer, Reliant Bank, Franklin
Tina Cline, CRCM, CCBIA, First Vice President/Chief Compliance and CRA Officer/Audit Manager, First Century Bank, Tazewell
Debbi Cook, Compliance Officer, Citizens Bank of Lafayette, LaFayette
Leighanne Covington, Esq., Senior Vice President, Head of Bank Administrations & Compliance, TNBank, Oak Ridge
Allen B. (Joey) Croom II, CRCM, CAMS, Compliance Risk Advisor, Sentry Advisors, LLC, Franklin
Connie Edwards, CRCM, Shareholder, Saltmarsh, Cleaveland & Gund, Brentwood
Amy Greene, Manager, Assurance Services, Compliance, KraftCPAs PLLC, Nashville
Brenda Jones, Vice President, Lending Compliance Officer, First Financial Bank, N.A., Clarksville/Hopkinsville
Lindsey Smith Morgan, Senior Accountant, Carr Riggs & Ingram LLC, Nashville
Karina Simon, Loan Compliance, The Hardin County Bank, Savannah
Lauren Smith, CRCM, Vice President Risk Management, Decatur County Bank, Decaturville
Nikki Winters, CRCM, Senior Vice President, Compliance Director, FirstBank, Jackson
Heather Wright, Partner, Bradley Arant Boult Cummings LLP, Nashville
Drew Young, Regulatory Compliance Senior Manager, Elliott Davis, LLC, Nashville

Who Should Attend

Compliance officers, loan administration personnel, loan operations personnel, lenders, auditors, senior level officers, and others who have the primary responsibility of meeting the regulatory compliance requirements covered in these conference topics. The content is structured for those with intermediate to advanced levels of experience.

Sponsors

Alexander Thompson Arnold, Milan (day 1 breakfast)

Elliott Davis LLC, Franklin (2 coffee breaks)

KraftCPAs PLLC, Nashville (mobile app)

NContracts, Nashville (luncheon)

ProBank Austin, Louisville, Ky. (wi-fi, notepads & pens)

Saltmarsh, Cleaveland & Gund, Nashville (reception)



ProBank
Austin



Exhibitors

Ascensus LLP, Brainerd, Minn.

Brown Edwards CPAs, Kingsport

Compliance Alliance, Austin, Texas

Elliott Davis, LLC, Franklin

KraftCPAs PLLC, Nashville

NContracts, Brentwood

ProBank Austin, Louisville, Ky.

Saltmarsh, Cleaveland & Gund, Nashville

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Mobile app information

Sponsored by KraftCPAs PLLC

Stay up to date while on the go! Follow these easy steps:

1. Open or Download your Guidebook App
2. Tap the "Find Guides" link on the bottom right
3. Select the box that reads "Have a Passphrase?"
4. Type: tbacompliance20
5. Tap: Get this Guide!

Reception Information

Tuesday, March 10, 2020, 4:00-5:00 p.m.
Embassy Suites by Hilton Nashville SE Murfreesboro (Mirabella AB)
1200 Conference Center Blvd.
Murfreesboro, TN 37129

General Information

[TNBankers.org/education/events](https://www.tnbankers.org/education/events) has information on attire, special needs, cancellation policy, inclement weather policy, photo policy, and our antitrust policy.

Additional Information

Advance Preparation: No advance preparation is required for this program
Prerequisites: None
Program Level: Intermediate to advanced
Delivery Method: Group-Live

Continuing Education Credit

Attendees qualify for 13 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge.

Hotel Information

Embassy Suites by Hilton Nashville SE Murfreesboro
Group rate: \$165.00 single/double
Reservation cut-off date: Tuesday, February 11, 2020
Direct Link to Register: <https://bit.ly/2tr6FM3>
Phone: 615-890-4464 and mention Tennessee Bankers Association
Compliance Conference

	TBA Members / Associate Members	Nonmembers
Early Registration	\$575	\$1,150
Early registration deadline is Tuesday, February 25, 2020.		
Registration	\$625	\$1,200
Day-of-Program	\$675	\$1,250

Contact Info

Sheena Frech
Director of Education
sfrech@TNBankers.org
800-964-5525 or 615-244-4871

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Registration Form

Attendee information

Please print or type. List name and badge nickname for each attendee. Check space if registrant is a spouse.
List last four digits of your social security number. (Delegates only. Used for educational tracking purposes only.)

1. Name _____ Nickname _____ Spouse SS# _ _ _ _
Title _____ Email _____

2. Name _____ Nickname _____ Spouse SS# _ _ _ _
Title _____ Email _____

3. Name _____ Nickname _____ Spouse SS# _ _ _ _
Title _____ Email _____

4. Name _____ Nickname _____ Spouse SS# _ _ _ _
Title _____ Email _____

5. Name _____ Nickname _____ Spouse SS# _ _ _ _
Title _____ Email _____

Contact _____ Email _____

Company _____ Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

Registration Fees

	TBA Members / Associate Members	Nonmembers
Early Registration	\$575	\$1,150
<i>Early registration deadline is Tuesday, February 25, 2020.</i>		
Registration	\$625	\$1,200
Day-of-Program	\$675	\$1,250

Payment Method

2 WAYS TO REGISTER!

1. Register online with a credit card or ACH at TNBankers.org.
2. Mail this form with a check to the address below.

TOTAL: \$ _____ Please make check payable to Tennessee Bankers Association.

Check Ck# _____

Return completed form with check payment to:

Tennessee Bankers Association
Attn: Sheena Frech
211 Athens Way, Ste 100
Nashville, TN 37228-1381
615-244-4871 or 800-964-5525