

(Program Agenda as of June 22, 2020)

## Monday, July 20th

- **2:00 PM – 2:10 PM    Opening Remarks**
  
- **2:15 PM – 3:00 PM    Breakout Sessions**
  - **Topic 1:            Strategies for Successful Compliance**
  - Panelists:        *Kurt Lewis, Associate General Counsel, AWL Inc.*  
*Blake Simms, Partner, Hudson Cook, LLP*
  - Description:    Understanding and adhering to the vast array of federal legal requirements is a key part of every company's due diligence when working on consumer financing issues. Regular review of operational procedures as they relate to federal laws and regulations is essential to a compliance management program. Non-compliance can carry enormous legal, and economic consequences but also reputational damage to a company. Whether you are new to compliance or a seasoned veteran this breakout session will review new developments in the compliance world providing best practices on how to manage and grow a successful compliance program.
  
  - **Topic 2:            Is Your Website or App Potentially Putting You At Risk?**
  - Panelists:        *Gayla Huber, President, Integrishield*  
*Michael Cordova, Corporate Counsel, Zero Parallel*  
*Kemberlar Smith, Compliance Director, LDF Holdings*
  - Description:    Now more than ever with social distancing standards, the reliance on devices for connectivity increases the need for websites and apps to be compliant with all current laws and regulations. One website compliance area that many companies struggle is the Americans with Disabilities Act (ADA). In 2019 alone there were 2,235 lawsuits filed against business with websites or apps that allegedly violated the ADA. This break out session will review the federal standards for website compliance with a focus on the Americans with Disabilities Act to provide a deeper dive into what ADA website compliance means, why it matters and steps you can take to make sure your website is in compliance.
  
- **3:05 PM – 3:25 PM    Keynote Address from Bryan Schneider, Associate Director, Supervision, Enforcement, and Fair Lending, Consumer Financial Protection Bureau**
  
- **3:30 PM – 4:15 PM    Breakout Sessions**
  - **Topic 1:            RCC/RCP and OLA Best Practices – How to Comply**
  - Panelists:        *Marsha Jones, President, Third Party Payment Processors Association (TPPPA)*  
*Allen Denson, Partner, Hudson Cook, LLP*
  - Description:    Remotely Created Check (RCC) and Remotely Created Payments (RCP) carry some unique attributes. This breakout session will explore the legal structure, risk management and how to comply with OLA's new best practice for the use of RCC/RCP.

- **Topic 2: Update on the Current Legal Landscape Impacting Tribal Lenders**
  - *Panelists: Jennifer Galloway, Counsel, Bradley*
  - Description: Participate in an interactive discussion with a panel of legal experts on what are the litigation trends and the impacts on tribal lenders.
- **4:15 PM – 4:30 PM Recap and Preview of Tomorrow**

## Tuesday, July 21st

- **2:00 PM – 2:10 PM Opening Remarks**
- **2:15 PM – 3:00 PM Breakout Sessions**
  - **Topic 1: Ensuring Your Vendor Management Program is Up to the Task - What is Your Company's Legal and Regulatory Compliance Responsibility?**
  - *Panelists: Randy Benjenk, Associate, Covington & Burling LLP  
Diana Martinez, Corporate Counsel, CreditNinja*
  - Description: With a rapidly changing legal and regulatory environment, there is tremendous pressure on companies to ensure that their vendors maintain consistent compliance with internal policies and various federal laws and regulations. Learn how to work with your vendors to make sure they are part of your compliance efforts and how to ensure your company has a strong vendor management program in place that anticipates inherent risks rather than simply reacting to adverse situations and incidents after they occur.
  - **Topic 2: Practical Ways to Incorporate AI and Machine Learning Into Your Company's Risk and Compliance Efforts**
  - *Panelists: Jesse Berger, Chief Operating Officer, ValidiFi  
Jonathan Pompan, Partner, Venable LLP*
  - Description: A look into how Artificial Intelligence and Machine Learning through their ability to find trends and patterns in complex data are key to compliance and risk assessment. Learn how you can use AI and ML as a part of your compliance and risk assessment program.
- **3:05 PM – 3:25 PM General Session**
  - **Topic: COMPLIANCE PORN: What is a KCI? Why Aren't Companies Using It More and How to Score that Competitive Advantage? (Discussion on GRC Predictive Modeling)**
  - *Speakers: Jason Romrell, General Counsel, LeadsMarket.com LLC  
Donald Ung, Vice President of Compliance, LeadsMarket.com LLC*
- **3:30 PM – 4:15 PM Breakout Sessions**
  - **Topic 1: Tribal Lender Compliance Update**
  - *Panelists: Tanya Gibbs, Partner, Rosette, LLP*
  - Description: This panel will explore the impact of new guidelines from federal regulators, including the CFPB, on tribal lenders compliance planning. Hear from experts on how tribal lenders should approach vendor management and new standards like those contained in the California Consumer Privacy Act (CCPA) and Title II of the Americans with Disabilities Act for website compliance. These are just a few of the recent polices and compliance practices aimed at aiding tribal lender in today's environment.

- **Topic 2: The Compliance Officers Guide to the Fair Credit Reporting Act**
  - *Panelists: Hurshell Brown, Partner, Hudson Cook, LLP  
Bruce Luckman, General Counsel, Sherman Silverstein*
  - Description: The Fair Credit Reporting Act (FCRA) subjects' companies to a broad range of requirements. This breakout session provides an overview of the FCRA statute and related rules including recent changes made by the CARES Act, to assist compliance officers in gaining an understanding of the concepts and provisions as they relate to your company, helping you acquire a thorough understanding of the concepts and key provisions of FCRA providing clear explanations on how this law impacts your compliance work.
- **4:15 PM – 4:30 PM Recap and Preview of Tomorrow**

### **Wednesday, July 22nd**

- **2:00 PM – 2:10 PM Opening Remarks**
- **2:15 PM – 3:00 PM Breakout Sessions**
  - **Topic 1: Insights and Strategies for Payments in Today's Economy**
  - *Panelists: James Celli, Founder & CEO, LoanPaymentPro*
  - Description: In this session our expert speakers will provide key takeaways on current trends impacting payments, including, what resource are available through banks, card bands and NACHA to assist companies. Panelist will also provide an overview of what lies ahead on the regulatory landscape.
  - **Topic 2: Building Trust and Compliance When Working with Lead Generation Advertising and Affiliate Marketing**
  - *Panelists: Morgan Gethers, CEO, Leap Theory  
Jonathan Pompan, Partner, Venable LLP*
  - Description: Over the last several years, advertisers have had an increasing focus on the quality and transparency of lead generation advertising. This focus has been progressing, although some lenders only see a limited view of what consumers experience and how they entered the marketplace. This session will explore how to expand the ways lenders can understand what the consumer is experiencing, including the benefits of stakeholder coordination, the role of contract terms, and best practices for lenders to use lead generation effectively without inviting legal risk. This panel will also discuss real life challenges that present for overworked compliance and legal departments and some methods to help improve monitoring of affiliates and third-party vendors.
- **3:05 PM – 3:25 PM Keynote Address from Andrew Smith, Director, Bureau of Consumer Protection, Federal Trade Commission**
- **3:30 PM – 4:15 PM Breakout Sessions**
  - **Topic 1: Data Privacy and Data Security: What Every Compliance Professional Should Know**
  - *Panelists: David Stein, Of Counsel, Covington & Burling LLP  
Erin Jane Illman, Partner, Bradley*
  - Description: This session will discuss the key laws and regulations governing data privacy and data security that all compliance professionals need to know. The panel will provide an overview of the provisions of key federal and state laws and regulations, and identify areas undergoing change. The panel also will highlight significant areas of compliance risk.

- **Topic 2: Change Agent: Know Your Customer – What Verification and Fraud Control Strategies Should Lenders Consider Effective in a Semi-Recovered and a Fully Recovered Economy**
  - *Panelists: Tom Algie, National Sales Manager, Consumer Finance, IDology  
John Kimble, Associate, Manatt, Phelps & Phillips, LLP*
  - Description: This discussion will focus on how a company’s approach to fraud detection/prevention changes under different economic scenarios. Outlined will be the strategies to balance the need for enhanced identify verification with minimal customer friction, with a focus on how to utilize automation verses manual reviews as the economy moves from a partially recovered to a fully open economy.
- **4:15 PM – 4:30 PM Recap and Preview of Tomorrow**
  - **4:30 PM – 5:00 PM Virtual Happy Hour**

**Thursday, July 23rd**

- **2:00 PM – 2:10 PM Opening Remarks**
- **2:15 PM – 3:00 PM Breakout Sessions**
  - **Topic 1: Are You Keeping Up with the Constantly Changing TCPA Landscape?**
  - *Panelists: Stephen Freeland, Partner, Venable LLP  
Christine Reilly, Partner, Manatt, Phelps & Phillips, LLP*
  - Description: When communicating with prospective and current customers via phone calls and text messages, there are many federal and state requirements that must be followed. The centerpiece governing telemarketing communications is the Telephone Consumer Protection Act (TCPA). The TCPA is more important than ever with a variety of requirements related to phone calls, and texts messages. The Panel will review the provisions of TCPA, outlining new regulatory, litigation and enforcement developments along with the most up-to-date compliance practices your company will need to reduce TCPA risk.
  - **Topic 2: Practical Advice for Navigating the Turbulent Waters of Bank Model Lending**
  - *Panelists: Mark Dabertin, Special Counsel, Pepper Hamilton LLP*
  - Description: Recent actions by federal regulators have established new guidelines for how banks can work compliantly with non-bank lenders and other fintechs. These changes will impact both online lenders currently engaged in a “bank model” lending relationship, and those considering such relationships. This panel will review how to structure and manage a relationship in a way that best assures compliant practices and the ability to withstand legal challenges. Discussions will highlight the latest federal bank agency regulatory developments and court decisions to review how bank model relationships can strike an appropriate balance between satisfying bank expectations and achieving business goals while stressing hands on applications.
- **3:05 PM – 3:25 PM Keynote Address/General Session**
- **3:30 PM – 4:15 PM Breakout Sessions**
  - **Topic 1: Chasing Volume: Advertising, Discrimination, and Other Risks**
  - *Panelists: Blake Simms, Partner, Hudson Cook, LLP*
  - Description: A top priority for companies is to increase volume. This panel will focus on the legal and regulatory risks that should be considered when making changes to increase volume.

- **Topic 2: Are Your Text Messages Getting Through to Your Customers?**
- *Panelists: Jasmine Londer, Senior Director, Max Touch Services  
Crystal Gagne, Vice President, Compliance, Cane Bay Partners VI, LLP*
- Description: An FCC policy aimed at providing carriers assistance in combating spam texts has had the unintended result of blocking many companies' ability to communicate with existing customers. The session will review how the FCC regulatory change may be impacting your SMS short codes and the resources available to ensure your text are reaching your customers.

- **4:15 PM – 4:30 PM Where Do We Go from Here?**
- **4:30 PM – 4:40 PM Closing Remarks & Event Recap**