

2019 COMPLIANCE CONFERENCE

MAY 22-23, 2019
Grappone Conference Center
Concord, NH



NH Bankers
ASSOCIATION



Vermont Bankers Association, Inc.

2019 COMPLIANCE CONFERENCE

MAY 22-23, 2019 | GRAPPONE CONFERENCE CENTER, CONCORD, NH

PRELIMINARY

AGENDA**WEDNESDAY****MAY 22**

8:30 AM – 9:00 AM

REGISTRATION AND CONTINENTAL BREAKFAST

9:00 AM – 9:05 AM

WELCOME

Sandy Tracy, SVP/COO, NH Bankers

9:05 AM – 10:30 AM

BSA CHALLENGES WITH BANKING HEMP FARMING AND MARIJUANA RELATED BUSINESSESRobin Guthridge, *Wipfli*

The legalization of hemp farming as part of the 2018 Farm Bill opened the door for states to create their own regulatory framework for industrial hemp production, and as a result, made it possible for financial institutions to offer products and services to previously unbanked entities. But this doesn't necessarily mean you should jump right in and open accounts for just anyone. During this session we will help you navigate the challenges of banking hemp production entities as well as Tier I, II, and III marijuana related businesses. We'll discuss appropriate risk assessment and program modifications to set the stage for banking members of these high-risk groups, including measures for handling banking relationships with business entities that deal with Tier 1 marijuana businesses, or employees of these higher risk entities. We'll also explore the customer due diligence efforts and account monitoring necessary to ensure your institution will pass examiner scrutiny.

10:30 AM – 11:15 AM

BSA – BENEFICIAL OWNERSHIPSilvia Garcia Maggio, *CRCM, Deputy General Counsel Compliance Alliance, Inc.*

More information to come

11:15 AM – 11:30 AM

MORNING BREAK

11:30 AM – 12:30 PM

THE IMPORTANCE OF RISK ASSESSMENT IN DEVELOPING AND MAINTAINING AN EFFECTIVE AML PROGRAMJohn Rizzo, *Manager, Risk & Business Advisory Practice, Baker Newman Noyes*

This presentation will cover AML recap and recent trends; Risk Assessment Considerations for following areas: Business areas/lines; Customers; OFAC; and Enterprise Risk Management; as well as Creating/Critiquing/Enhancing an existing AML program in light of Risk Assessment; and Dynamically updating and maintaining Risk Assessment and related AML.

12:30 PM – 1:15 PM

LUNCH

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WEDNESDAY

MAY 22 (CONTINUED)

1:15 PM – 2:00 PM

REMITTANCE TRANSFERS AND BILL PAY

Wilhelmina Wachter, *CRCM, Compliance Director*
Sheshunoff Consulting + Solutions

In addition to reviewing the recent Supervisor Highlight report regarding remittance transfers, we will review the required disclosures including the price of a remittance transfer, the amount of the currency to be delivered to the recipient, and the date of availability. We will also discuss cancellation and refund rights; including error resolution procedures.

2:00 PM – 3:00 PM

CMS EXPECTATIONS – PREPARING FOR YOUR NEXT EXAM

Kathy Enbom, *Partner*
Wipfli

In this session we will help you prepare for your next compliance examination. This step by step session will give you the tools needed for a successful examination. If you're uncertain where to begin or how to best demonstrate the effectiveness of your CMS program, this session is for you.

3:00 PM – 3:45 PM

E-SIGN

Silvia Garcia Maggio, *CRCM, Deputy General Counsel*
Compliance Alliance, Inc.

More information to come

3:45 PM

ADJOURNMENT

2019 COMPLIANCE CONFERENCE

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PRELIMINARY

AGENDA

THURSDAY

MAY 23

8:30 AM – 9:00 AM

REGISTRATION AND CONTINENTAL BREAKFAST

9:00 AM – 9:05 AM

WELCOME

Sandy Tracy, SVP/COO, NH Bankers

9:05 AM – 10:05 AM

S.2155 UPDATE

Silvia Garcia Maggio, *CRCM, Deputy General Counsel Compliance Alliance, Inc.*

More information to come

10:05 AM – 10:45 AM

MAKING DIGITAL EQUITY CENTRAL TO EDUCATIONAL AND ECONOMIC OPPORTUNITY

Robert T. McLaughlin, *Ph.D., Executive Director National Collaborative for Digital Equity and*

Ulrike Smith, *Loan Compliance, HMDA Manager and CRA Officer Franklin Savings Bank.*

This presentation will cover a quick update on what we know in May 2019 about OCC (and possibly also FDIC and FRB) responses to public comment on “modernizing” CRA regulations as well as review key ways in which digital divide obstacles impede access to and impacts of CRA investments; a brief overview of NCDE’s initiatives to educate the nation’s school boards, superintendents, municipal leaders and college presidents regarding how to undertake collaborative partnerships for economic inclusion with the banks that provide banking services to their organizations; and an interactive session on what bankers want most from non-banking educational, civic and digital inclusion leaders to understand when exploring possible CRA investments relating to economic inclusion, financial literacy and financial inclusion.

10:45 AM – 11:00 AM

MORNING BREAK

11:00 AM – 11:45 AM

FAIR LENDING

Silvia Garcia Maggio, *CRCM, Deputy General Counsel Compliance Alliance, Inc.*

More information to come

11:45 AM – 12:30 PM

HMDA

Silvia Garcia Maggio, *CRCM, Deputy General Counsel Compliance Alliance, Inc.*

More information to come

NH BANKERS ASSOCIATION | VT BANKERS ASSOCIATION

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THURSDAY

MAY 23 (CONTINUED)

12:30 PM – 1:15 PM

LUNCH

1:15 PM – 2:15 PM

REGULATION Z AND X – TRID – MORTGAGE SERVICING – COMMON PITFALLS

Silvia Garcia Maggio, *CRCM, Deputy General Counsel
Compliance Alliance, Inc.*

More information to come

2:15 PM – 3:00 PM

HOT TOPICS OVERVIEW

Silvia Garcia Maggio, *CRCM, Deputy General Counsel
Compliance Alliance, Inc.*

More information to come

3:00 PM

ADJOURNMENT