



CPE: 32.5

CAFP: 6.25

CRCM: 28.25

ADVANCED COMPLIANCE COLLEGE

September 19-23, 2022 • Sandestin Golf and Beach Resort • Miramar Beach, FL

Location:

9300 Emerald Coast Parkway
Miramar Beach, FL 32550

Registration Sept. 19 at 8:30 a.m.

Session begins Sept. 19 at 9 a.m.

Adjourn Sept. 23 at 11:30 a.m.

The 2022 Advanced Compliance College will consist of Banker requested, driven topics that will focus on specific areas of concern to compliance officers. Expectations are ever increasing and changing. We'll discuss what's new, what's still in place and how to your compliance position is more important than ever. Come prepared with your questions, we're here with the answers.

Updates and Hot Topics for 2022

We'll review major legal and regulatory developments that have occurred within the last 12 months regarding operations, loans. What can we expect in terms

of further new rules in 2022?

What does the enforcement environment look like? We'll explore all the new developments in compliance for 2022.

Deposits and Operational Issues

In this session, we'll talk about various deposit issues, including Reg E: disputes ACH/EFTs, and common errors. We'll also address Reg CC, to include limits and holds, and how to best monitor and audit to ensure compliance; Reg. DD issues, and responding to subpoenas, garnishments, and related summons and levies.

Advance Discussion on CRA

Where are right now on CRA? What are the regulatory expectations right now, and when can we expect a new interagency joint rule? We'll address these

issues and best practices on ensuring your CRA efforts meet current expectations and are simultaneously prepared for future changes.

FCRA – Fair Credit Reporting Act, including identity theft requirements

The FCRA continues to evolve, but at the same time continues to be a critical topic to examiners. Bank expectations are rising, and the CFPB has signaled increase vigilance over the requirements and compliance. We're review all the critical rules including permissible purpose, disclosure requirements, and information sharing. We'll also discuss the identity theft prevention program requirements to ensure your bank has all it needs to ensure full compliance with the requirements.

Fair Lending and UDAP/UDAAP in 2022

Perhaps no area of compliance is more critical for banks in 2022. The agencies have clearly indicated the bar has been raised for fair lending compliance, especially in areas such as redlining, appraisal bias, and servicing. We're also eagerly awaiting the new Dodd-Frank Act Section 1071 rules, expected later in the year. We'll go in-depth to the new requirements and expectations, and ensure you're equipped with all you need to get your fair lending program up to speed. We'll also address the unprecedented expansion of anti-discrimination principles into all other areas of retail banking – deposits, operations, and anywhere else where you deal with a customer – consumer or commercial. We'll go in-depth into where this is likely to impact banks initially and into the future, and provide best practices to deal with this new world.

Overdraft Programs

There sure has been a lot of attention on overdrafts in general these days. What is acceptable? What types of fees can we charge? Do we need to change our programs? We'll go in-depth on the overdrafts issue and discuss best practices and related compliance issues. This is of course closely tied to the CFPB's investigation of fees in general, so we'll tie these

two issues together within our discussion.

Banker Round Table Discussion

Ever want to just know how your peers at other institutions are tackling common problems? This round table is your change to discuss your compliance questions and concerns. This is geared to the issues you are currently dealing with. Ask questions and share your opinions and experiences with your fellow bankers and our compliance expert moderators. Attendees will be asked to send in their top questions to facilitate conversation among the group.

Vendor Management

We'll do a deep dive into vendor due diligence and management requirements. This is an increasingly important area to address in the bank's Compliance Management System. In this session we'll address, initial selection requirements, contractual provisions, as well as continual monitoring. We'll also talk about critical vendors and the special treatment they must undergo, as well as best practices around all issues vendor.

Servicemember Issues – the SCRA and MLA

What's the difference between the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA)?

Some people are surprised to learn there is never a case where a single loan can be covered by both these rules, although a customer may have multiple loans that are covered. How best to comply? We'll investigate the coverage rules that apply in both situations, and how to understand what to do in each situation.

Virtual and E-Banking

We're already in the world of virtual banking. E-SIGN is only the beginning; there are many other issues to contend with when dealing with customers in a virtual environment. We'll address the critical issues here – what can be sent electronically, and what must we do to ensure we do it right? We'll also discuss issues such as advertising, social media, information security, digital redlining, and others.

Mortgage Lending Common Issues

We'll focus here on some of the more commonly-vexing issues in mortgage lending, from Reg. Z and TRID issues, ATR-QM changes, and others such as appraisals and RESPA compliance (hint: it hasn't gone away!) This will be a grab-bag of issues and we'll go quickly through them while offering best practices for compliance, testing, and auditing.

And more!

INSTRUCTOR



CARL PRY is a certified regulatory compliance manager (CRCM) and certified risk professional (CRP) who is a managing director and co-leader of the firm's Regulatory Compliance Practice, for Treliant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country.

Meetings will be held at the Linkside Conference Center

156 Sandestin Blvd. N, Miramar Beach, FL 32550





ACCOMMODATIONS

SANDESTIN GOLF & BEACH RESORT

****ABA ROOM BLOCK WILL BE REQUIRED**** - Reservation deadline is 12 NOON- August 01, 2022 after which rooms will be sold on a space-available basis. Please CALL 1-800-320-8115 and reference Alabama Bankers to check for availability Or BOOK ONLINE at www.Sandestin.com/24L2A2 and enter **group code 24L2A2** . Be sure to ask about other accommodation rates for ABA guests that may not be listed, if interested.

Beachside Studio	\$229
Beachside 1 Bedroom	\$269
Beachside 2 Bedroom	\$299
Westwinds 1 Bedroom	\$279
Westwinds 2 Bedroom	\$349
Bayside at Sandestin guest room	\$136 — Walking distance to event
Grand Complex Studio	\$161
Grand Complex 1 Bedroom	\$200
Luau Studio	\$179
Luau 1 Bedroom Unit	\$200

Room rates do not include 12 percent resort fee or 12 percent tax.



AGENDA

subject to change

REGISTRATION - 8:30 a.m.

Monday - 9 a.m. - 5 p.m.

Tuesday - 7:30 a.m. - 5 p.m.

Wednesday - 7:30 - 11:30 a.m.

Thursday - 7:30 a.m. - 5 p.m.

Friday - 7:30 - 11:30 a.m.

Meals include lunch on Monday, Tuesday and Thursday as well as a light breakfast on Tuesday, Wednesday, Thursday and Friday.

If you have any food allergies we need to be aware of, please let us know by Aug. 1.

WHO SHOULD ATTEND?

This program is designed for compliance and operational professionals with an advanced working knowledge of all aspects of the compliance regulations and rules.

ADVANCED COMPLIANCE COLLEGE REGISTRATION

Please return this form and appropriate fees to: ABA, 445 Dexter Ave., Suite 10025, AL 36104 or fax your registration form to (334) 244-9382.

DEADLINE TO REGISTER IS 12 NOON ON AUGUST 1, 2022.

EARLY BIRD MEMBER RATE*: \$1,495 - Register before 7/1/2022 and save \$200!

**To qualify for early bird rate all fees must be paid by 7/1/2022.*

REGULAR MEMBER RATE: (after 7/1/2022): \$1,695

NON-MEMBER RATE: \$2,695 (Prepayment is required for all non-members.)

All rates are for ONE attendee. Daily substitutions are not permitted.

Name _____ Bank _____

Title/Dept. _____ Email _____

Mailing Address _____ City, State & Zip _____

Direct Line _____ Cell _____

Additional Attendees: 1. _____

2. _____

PAYMENT METHOD: Total fees due: \$ _____ (Payment due prior to event.)

☐ Check enclosed

☐ Please send me an invoice

☐ Please charge a total of \$ _____ to the following credit card:

☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Credit Card No. _____ Exp. _____ Signature _____

IMPORTANT POLICIES – CANCELLATION: A processing fee of \$200 applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$200 processing fee) if notice is given by 12 noon, 15 business days before the event. After 15 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed. **LATE REGISTRATION:** Please note there will be a \$50 late registration fee for all attendees that register later than 5 business days before the seminar. **NON-ABA MEMBERS:** Prepayment is required for all non-member attendees for any event. **EARLY BIRD RATES:** To qualify for the early bird rate, full payment **MUST** be received by advertised date. Otherwise, additional billing for the regular rate will be necessary. **NOTE:** If registrant has received any manual/handouts prior to cancellation for a week-long school session, no money can be refunded, credited or transferred. **PHOTO USE:** By registering, you give your permission to be photographed and for those photographs to be used by the association. **WAIVER AND INDEMNITY:** Unless otherwise stated in writing, attendance at this event is governed by the Alabama Bankers Association's "Standard Event Waiver and Indemnity Policy" available at <https://www.alabama.bank/abaimis/alabamabankers/waiver>. Please contact ABA with any questions.

To register, you may email this form to dparr@alabama.bank or,

you may mail this form and appropriate fees to:

ABA, 445 Dexter Avenue, STE 10025, Montgomery, AL 36104.

For more information, contact Debbie Pharr, director of education, at (334) 386-5735

or dparr@alabama.bank. Fax: (334) 244-9382.



ALABAMA BANKERS ASSOCIATION

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Montgomery, AL 36104

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***WHEN THE SCHOOL CONCLUDES** - Please do not make travel plans to depart before the session ends.
If submitting for credit and you elect to depart early, we cannot grant a certificate of completion.