

# 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 BUSINESSES**Robin 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 OWNERSHIP**Silvia Garcia Maggio, *CRCM, Deputy General Counsel Compliance Alliance, Inc.*

While Beneficial ownership has been covered in-depth over the last couple years, this session will prepare attendees for their first post-effective-date exam by discussing the highlights of the interagency exam procedures, feedback from regulators and touching on themes from the hundreds of C/A Hotline questions related to implementing this rule.

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 PROGRAM**John 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.

E-SIGN is another area that can cause confusion, as it is critically important but limited in scope. This presentation will cover when you are required to comply with E-SIGN, how to comply with E-Sign prior to delivering documents electronically and how to train to avoid common misconceptions.

3:45 PM

### ADJOURNMENT

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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.*

This presentation addresses the top frequently asked questions related to the Economic Growth, Regulatory Relief and Consumer Protection Act and ongoing implementation concerns a year after the effective date for most of the requirements.

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.*

Fair Lending continues to be a top priority for regulators across the board. It’s also an open-ended and interpretative set of requirements which the bank can unintentionally violate. During this presentation, we’ll cover recent enforcement actions and issues so your bank can avoid similar issues. This presentation will also cover the various aspects of Fair Lending – from what is considered a Fair Lending violation (even or especially inadvertent ones) to the regulatory and legal components for Fair Lending – ECOA and FHA.

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## THURSDAY

## MAY 23 (CONTINUED)

11:45 AM – 12:30 PM

### HMDA

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

This session will explore the nitty-gritty of 2018 HMDA pursuant to the 2015 HMDA rule that changed: 1) the types of institutions who are required to report; 2) the types of loans that are required to be reported; 3) the type of information that is required to be collected and reported; and 4) the processes for reporting data. The final rule also clarifies existing definitions and adds new definitions to match the new and updated requirements. This session will cover the important including exceptions to the various rules, assistance in correct HMDA coding and frequently asked questions about institutional coverage, transactional coverage and specific data points.

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.*

During this session, we will delve into the 2018 changes to the Mortgage Servicing Rules under RESPA and TILA, including delinquency, requests for information, successors-in-interest, force-placed insurance, early borrower intervention, loss mitigation, prompt payment crediting, and periodic statements, and also changed the definitions of the terms “small servicer,” “successor-in-interest” and “delinquency.” This presentation will cover the top issues C/A’s member banks have had in implementing these 2018 changes.

2:15 PM – 3:00 PM

### HOT TOPICS OVERVIEW

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

2018 was a crazy year in compliance. This presentation will act as a wrap-up covering the major compliance changes of 2018, cover what’s happening now in 2019 and give information on the most frequently-asked about topics across our nationwide membership. We’ll discuss the changes to Reg CC, Prepaid Cards, possible legislation and Flood.

3:00 PM

### ADJOURNMENT