

Program: October 5-6, 2017

Location:

Cedarbrook Lodge
18525 36th Ave. S
SeaTac, WA 98188

Reservations can be made by calling
(206) 901-9268, and use code WBA10.
Reservations can also be made online.

FEES:

WBA/OBA Members

	Register By 9/21	Register after 9/21
Both Days	\$695	\$795
One Day	\$495	\$595

Non-Members

Both Days	\$920	\$1,020
One Day	\$675	\$775

** Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.*

Cancellation Policy: Registrations may be cancelled up to seven days prior to the conference. All cancellations have a \$50 charge. No cancellation within the seven day period; however, a substitute may attend.

Registration Form

Please complete the following information:

Name _____

Title _____

Bank/Company _____

Work Address _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

I will attend: Both Days Thursday Friday

Total Payment Amount \$ _____

Credit Card # _____

Visa Mastercard Expiration Date _____

Name on Card _____

Billing Contact _____

Billing Contact Email _____

Billing Contact Phone _____

Register: registration@wabankers.com

For more information:

Mail: 1601 Fifth Avenue, Suite 2150, Seattle WA 98101.

Call: (206) 447-1700. **Fax:** (206) 223-6453.

2017 Northwest Compliance Conference



WASHINGTON
BANKERS ASSOCIATION

1601 Fifth Avenue
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www.wabankers.com



Northwest Compliance Conference

October 5-6, 2017
Cedarbrook Lodge
SeaTac, WA



WASHINGTON
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Who Should Attend?

If you work in compliance, you know the rules are constantly being updated, as new regulations come online. Our comprehensive two-day Northwest Compliance Conference covers all of the latest regulatory updates and best practices in lending and operations compliance, presented by nationally-recognized compliance experts and professionals.

WBA and OBA would like to thank the following sponsors for their support of this event:

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Interested in sponsoring? Contact Donna Madsen at (206) 344-3484 or at donna@wabankers.com.

Thursday, October 5 - Lending

- 8:00 - 8:30** **Registration and Continental Breakfast**
- 8:30 - 8:45** **Welcome**
Glen Simecek, President & CEO, Washington Bankers Association, Seattle, WA
- 8:45 - 10:00** **ABA National Update**
Nessa Feddis, Vice President and Senior Federal Counsel, American Bankers Association, Washington, D.C.

This session will discuss the mood in D.C., on the hill and at the banking agencies, including a look at reg relief efforts and how new regulations expected to be finalized this summer could affect small dollar lending, arbitration and debt collection. Nessa will also discuss the Bureau of Consumer Financial Protection's interest in allowing data aggregators to obtain customer bank account information and what that means for banks.

- 10:00 - 10:15** **Coffee Break**
- 10:15 - 11:15** **TRID**
Kathleen Blanchard, Key Compliance Services, LLC, Orange Beach, AL

This session will cover the latest on TRID. Topics will include an overview of the proposed changes to TRID as well as frequent errors being spotted in exams and audits. If the final rule changes have been published, they will be covered so that you know what has changed and when the revisions will be effective.

- 11:15 - 12:15** **HMDA: Planning for the New Rules, Trouble Spots**
Kathleen Blanchard, Key Compliance Services, LLC, Orange Beach, AL

There is a lot on the table for HMDA. The new rules are scheduled to be effective 1/1/2018 but we have a Treasury proposal recommending a delay in the revised rule in addition to other changes. This session will update you on the latest news regarding HMDA as well as hidden changes in the revised rule, surprisingly complex fields on the new LAR, and tricky submission process issues.

- 12:15 - 1:15** **Networking Lunch**
- 1:15 - 1:30** **Business Break**
- 1:30 - 2:30** **Fair Lending: Hot Topics and Responsible Lending**
Kathleen Blanchard, Key Compliance Services, LLC, Orange Beach, AL

Fair lending seems to always have new concepts being introduced. This session will provide an overview of the latest key topics, including

what is fair and responsible lending, how redlining is not just inside your assessment area, how well do you know your REMA, what to expect with the new small business lending reporting and examination procedures, the proposed Regulation B changes and about limited English proficiency.

- 2:30 - 2:45** **Coffee Break**
- 2:45 - 3:45** **Mortgage Servicing Rules**
Leah Hamilton, EVP, Chief Compliance Officer, Origin Bank, Dallas, TX

With new rules just around the corner and more yet to come, join Leah for a last minute sanity check for the new mortgage servicing rules effective October 19 while getting ready for the April 19, 2018 successor in interest and periodic statements for borrowers in bankruptcy. Leah will share a sanity checklist for both!

- 3:45 - 4:45** **Lending Soup: RESPA Section 8, Private Flood Insurance, SCRA, MLA**
Leah Hamilton, EVP, Chief Compliance Officer, Origin Bank, Dallas, TX

Join us for the latest trends in lending issues – RESPA Section 8, Flood, MLA, SCRA and more. Leah will highlight key regulatory proposals/final rules, guidance, consent orders and/or examiner trends that could impact your institution.

Friday, October 6 - Operations

- 4:45** **Prizes and Adjourn**
- 8:00 - 8:30** **Registration and Continental Breakfast**
- 8:30 - 8:45** **Welcome**
- 8:45 - 10:00** **Deposit Soup**
Leah Hamilton, EVP, Chief Compliance Officer, Origin Bank, Dallas, TX

Join us for the latest trends in deposit issues – Regulation CC, Remittance Transfers, Prepaid Cards, Annual Privacy Notice and more. Leah will highlight key regulatory proposals/final rules, guidance, consent orders and/or examiner trends that could impact your institution.

- 10:00 - 10:15** **Coffee Break**
- 10:15 - 11:30** **Ch-ch-ch-changes: Managing Changing Regulatory Requirements While Maintaining Your Sanity**
Sharon Stedman, Principal, Stedman Consulting Group, LLC, Bellevue, WA

As compliance professionals, we have become adept at juggling the constantly-changing regulatory environment. This presentation

will provide tips on how to create sustainable, efficient processes to manage regulatory change throughout the organization, including: identifying new or enhanced requirements, assessing the impact on the organization, training, testing/monitoring, reporting, corrective action, and regulatory exam management.

- 11:30 - 12:30** **Networking Lunch**
- 12:30 - 1:30** **Electronic Banking**
Leah Hamilton, EVP, Chief Compliance Officer, Origin Bank, Dallas, TX

Have you mastered e-SIGN to cover all of your mediums for electronic banking? Check out Leah's tips on eConsent, including gotchas on effective delivery. Not enough about mediums? This session will also highlight website compliance and key considerations you should be undertaking regardless of definitive regulatory directives.

- 1:30 - 2:30** **UDAAP: Gaps and Overdraft Guidance**
Dave McCrea, Director, Treliant Risk Advisors, Washington, D.C.

This session is will provide an interactive overview of deposit-related UDAAP requirements and issues for compliance professionals, including: awareness – UDAAP Beyond Lending, deposit program requirements, risk assessment highlights, and monitoring highlights.

- 2:30-3:15** **ACH Same Day Settlement, Phase II**
Ryan Waterman, AVP, Risk & Regulator Compliance, WesPay, San Francisco, CA

Same Day ACH is a payments system game changer in terms of the business proposition and potential use cases for ACH. With the implementation of phase two comes the ability to originate and settle same-day debit entries. Whether your institution originates currently, or plans to originate Same Day ACH, you will need to educate and inform your business clients, consumer account holders, and internal operations of the impacts. Ryan Waterman will discuss the status of Same Day ACH, how it works, its potential applications and risks to help your institution prepare for the new era of faster payments.

- 3:15 - 3:30** **Coffee Break**
- 3:30 - 4:30** **BSA - FDIC**
Edmund Wong, Case Manager, Special Activities, FDIC Risk Management Division, San Francisco, CA

In May 2016, FinCEN published a final rule that will require financial institutions to collect beneficial ownership information from legal entities at account opening beginning May 11, 2018. This session will discuss the four key elements of FinCEN's new Customer Due Diligence Final Rule; identify how the Final Rule applies to an institution's customer due diligence process and share strategies to prepare institutions for the May 11, 2018 applicability date.

- 4:30** **Prizes and Adjourn**