

NORTHWEST COMPLIANCE CONFERENCE AGENDA-2014

Thursday, October 9-Lending

8:00-8:30 am **Conference Registration and Continental Breakfast**

8:30-8:45 am **Welcome**

Jim Pishue, President and CEO, Washington Bankers Association, Seattle, WA
Jan Hannon, CRCM, Committee Co-Chair, VP & Compliance Officer, Columbia Bank, Tacoma, WA

8:45-10:15 am **ABA National Update**

Nessa Feddis, Vice President and Senior Federal Counsel, American Bankers Association, Washington D.C.

10:15-10:30 am **Coffee Break**

Sponsored by Columbia Bank

10:30-11:45 am **Integrated Mortgage Disclosures**

Phillips Gay, President and CEO, Phillips Gay Compliance Services, Inc. Compliance Advisory Service, Fort Lauderdale, Florida and Senior Advisor, Paragon Compliance Group, Chicago, Illinois

Since first enacted, one key element of Dodd-Frank has been that of consumer protection -- to avoid repeating mistakes of the past. Since much of the solution centers on upfront pricing and “consumer-protection-by-disclosure,” compliance professionals, lenders and support staff everywhere are still scrambling to get it right. At long last, the long-anticipated *integrated mortgage disclosures* are finally here. Whether yours is a QM or non-QM shop, the ability-to-repay rules are something to manage carefully. Are there alternative strategies for ATR and high cost mortgages? What are some of the critical issues in loan closings and disclosures to preserve your legal defenses? This session will consider these and other issues with a view toward key pressure points and some “cool tools” to get it done. We’ll discuss how to avoid common pitfalls and to ensure that your mortgage lending operations are compliant with the new mortgage disclosure requirements.

11:45-12:45 am **Networking Lunch**

12:45 -2:00pm **ABA National Update, cont.**

Nessa Feddis, Vice President and Senior Federal Counsel, American Bankers Association, Washington, D.C.

2:00 – 3:15 pm **FLOOD-Hot topics**

Dan Huston, Lawyer, Moss Adams, Seattle, WA

3:15- 3:30 pm **Coffee Break**
Sponsored by: L3 Solutions

3:30-4:30 pm **Lending Reg Soup: Reg Z and Reg B New Appraisal Rules
Loan Originator Comp Rules, and More**
*Phillips Gay, President and CEO, Phillips Gay Compliance Services, Inc.
Compliance Advisory Service, Fort Lauderdale, Florida and
Senior Advisor, Paragon Compliance Group, Chicago, Illinois*

Mortgage reform: it's all about the consumer and protecting the consumer, right? As this goes to press, the rules are set. But they could change – again – and again – and keep changing. Loan originator compensation rules are in place and appraisal standards continue to evolve. Simple is out; complicated is in! So goes the new appraisal rules. The old rules were found in Reg B; new rules are found in both Reg B AND Reg Z. And they are not exactly the same. Nor do they serve the same purposes. Because they vary slightly, doing the right thing at the right time in the right way – or in a consistent manner – can and will be a challenge. This session explores the range of compliance challenges and the various points of impact on your program.

4:30 pm **Prizes and Adjourn**

Friday, October 10 -Operations

8:00-8:30 am **Conference Registration and Continental Breakfast**

8:30-8:45 am **Welcome**
*Kathryn Maag, CRCM, Committee Co-Chair, VP, Risk Management & Compliance
Officer, Banner Bank, Walla Walla, WA*

8:45-10:00 am **Social Media-FFIEC Final Rules**
Andy Zavoina, CRCM, BankersOnline.com, Kileen, TX

The FFIEC issued final guidance which reinforces the idea that all banks need to address social media. There is no “one size fits all” but the final guidance contains excellent thought-provoking points that all banks do need to consider. Court cases pertaining to social media, such as Facebook, have held an employer liable for what was done on Facebook, and for what wasn't done. How are you supposed to safely embrace this technology that everyone says you should be using? What's “safe” may be subjective, but we'll give you the information you need to manage your social media risk. And you do have risks to manage even if your bank doesn't have a Facebook page.

- 10:00-10:15 am** **Coffee Break**
Sponsored by Banner Bank
- 10:15-11:30 am** **CFPB Update-Hot Topics**
Edwin Chow, CFPB Regional Director, Consumer Financial Protection Bureau, San Francisco, CA
- Mr. Edwin Chow, CFPB Regional Director, will be discussing with conference attendees, the Consumer Financial Protection Bureau's (CFPB) overall approach to supervising financial institutions. This session will focus specifically on the CFPB's exam priorities, programs and processes. Mr. Chow will also be providing attendees with a brief overview of the new mortgage regulations. Please plan to attend and gain valuable insight and perspective into the CFPB's exam focus and approach, while also learning what the CFPB expectations are for complying with the new mortgage rules.
- 11:30-12:30 pm** **Networking Lunch**
- 12:30-1:45 pm** **E-SIGN Management**
Andy Zavoina, CRCM, BankersOnline.com, Killeen, TX
- Articles in the news say E-SIGN vendors are getting new investment capital and expect e-signatures to pick up speed in 2014. Many banks are looking at the possibility of sending disclosures electronically because there are now more to send, and it is costing more to do so. Electronic records management is another reason to support electronic documents and e-signatures goes hand-in-hand with that. But there are pitfalls and you cannot just email that GFE or appraisal. We will quickly review E-SIGN requirements, the processes and risk issues and then focus on the core of why we have these documents in the first place. What makes them admissible and enforceable in court, and what cases do we have so far to support how we might be handling E-SIGN. This presentation is on practical application, not technology.
- 1:45-3:15 pm** **BSA/AML/SARs**
Wade Walters, FDIC Office of Inspector General's office
Kari Overson, Special Agent in Charge, SBA
- 3:15-3:30 pm** **Coffee Break**
Sponsored by First Federal
- 3:30-4:30 pm** **BSA/AML/SARs (cont.)**
Karyn Johnson, Assistant US Attorney
Becky Carnell, US Attorney's Office
- 4:30 pm** **Prizes and Close**

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