

2023 NORTHWEST COMPLIANCE CONFERENCE



March 16

- 8:00 - 8:30 Registration & Breakfast
- 8:30 - 8:45 Welcome & Legislative Update
Glen Simecek, President & CEO, WBA
- 8:45 - 9:45 Mortgage Servicing and Regulatory Change
Amanda Cenicerros, Banner Bank

The last few years has seen a host of regulatory changes in the mortgage space, as well as an upheaval in the market related to interest rates. During this session learn what the latest changes are and how to make sure your bank is prepare and up-to-date.

- 9:45 - 10:00 Coffee Break
- 10:00 - 11:00 HMDA Update
- 11:05 - 12:05 Fair Lending Hot Topics
Sharon Stedman, Principal, Stedman Consulting Group, LLC

In this session, we will discuss recent developments in fair lending cases and enforcement actions and talk about the impacts of Dodd Frank §1071 and the HUD's Notice of Rulemaking on Disparate Impact. This session will also include a discussion on how to manage risks when serving limited English proficiency consumers. We will also discuss best practices for conducting fair lending risk assessments so that your institution is prepared for an upcoming regulatory examination.

- 12:05 - 1:00 Networking Lunch
- 1:00 - 2:00 Latest On Community Reinvestment Act Modernization
Lisa Furman, WaFd Bank
- 2:05 - 3:00 Loan Compliance and Section 1071 Update
Dave McCrea, CRCM, Founding Principal, CompAssured LLC
- 3:00 - 3:15 Break
- 3:15 - 4:30 Hot Topics Panel

Have a burning question to ask compliance experts? During this panel discussion, you'll have the chance to discuss hot topics with conference speakers and get their insights.

- 4:30 Prizes and Adjourn
- 4:30 - 5:30 Networking Reception

March 17

- 8:00 - 8:30 Registration & Breakfast
- 8:30 - 8:45 Welcome
Glen Simecek, President & CEO, WBA
- 8:45 - 9:45 Overdraft and Overdraft Protection
Jonathan Thessin, Senior Counsel, Regulatory Compliance, American Bankers Association
- 9:45 - 10:45 AML Act of 2020 and the FinCEN Priorities
Terri Luttrell, Compliance & Engagement Director, Abrigo

The FinCrime industry has been waiting years for regulatory reform. Now that the Anti-Money Laundering Act (AMLA) of 2020 is law, we see FinCEN and the regulatory agencies taking action to implement desperately needed changes. Beneficial ownership is getting the attention and direction it deserves. Regulations are being written to support the FinCEN Priorities and give the industry much needed guidance. Are you ready? This session will discuss the current legislative and regulatory climate and provide tips on knowing what your financial institution should do now to prepare.

- 10:45 - 11:00 Coffee Break
- 11:00 - 12:00 Changing Landscape of Debit Card Fraud and Error Claim Compliance
Diana Kern, Senior Trainer, SHAZAM

Debit cards are a staple payment method – their convenience and ease of use make them an attractive option despite an ever-changing payments environment. But, like all payment methods, there are risk and fraud elements to understand. This session covers processes for handling errors, including unauthorized claims, while ensuring compliance with Regulation E and the card networks. We'll examine requirements for processing cardholder claims, following the global networks' chargeback rules, and managing the time frames for merchants and card issuers.

- 12:00 - 1:15 Lunch & Hot Topics Panel Discussion

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1:15 - 2:15 **How to Get Your SARS The Attention They Deserve**
Terri Luttrell, Compliance & Engagement Director, Abrigo

Suspicious Activity Report writing is easier said than done. BSA officers often ask, "What happens to our SARs once submitted? Is anyone even reading this information? How do I alert law enforcement to COVID-19-related fraud?" In a never-ending sea of SARs filed with FinCEN each year, law enforcement must notice and read your SARs. Learn how to craft a SAR narrative that tells your story and captures the attention of law enforcement while maintaining regulatory requirements.

2:15 - 2:30 **Break**

2:30 - 3:30 **Our Love/Hate Relationship With Third Party Payment Apps**
Diana Kern, Senior Trainer, SHAZAM

Consumers love them, and there's a good chance you've used one yourself. But in your role as the card issuer, the unauthorized claims related to them are a source of frustration that was intensified by the 2020 spike in volume. This session will analyze recent P2P payments volume and fraud rates, plus the interchange revenue they generated. It will also cover the unauthorized claims volume and cover best practices for error resolution and staying compliant with Reg E.

3:30 **Prizes and Adjourn**

Register online at www.wabankers.com/nwcc