

MENTOR PROGRAM

A unique aspect of the CDP is the mentorship program. It was designed to pair CDP students with an executive mentor from their bank who works with them on a monthly basis to reinforce the classroom learning experience, introduce them to key executives at their institution, and pair them with business experts for assistance in their homework preparation. Each student is required to have a mentor during the program; they are expected to interact frequently with them and to use them as a sounding board to assist in understanding topics that may be outside their current knowledge base. This is one of the few banking-related executive development programs in the country where mentor and mentee are partnered to ensure the most complete development of the student.

INSTRUCTORS

Instructors for this program are highly-sought after within the industry for their knowledge on compliance and are experts in their fields.

ADVISOR

A critical piece of the success of the WBA Development Programs is the program's advisor. Dave McCrea, a senior manager in the financial services consulting division at Moss Adams, is an experienced compliance professional with a background in BSA, AML, operations, vendor management, security and fraud/loss. As advisor, he will attend classes and provide students with assistance throughout the program.

HOMEWORK

Participants are required to complete 6-8 hours of homework prior to each class. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed. After completing their individual assignments, the participants then confer with a diversified study group (bankers with differing skill sets) within their class to compare notes and learn how their peers approached the questions.

CE CREDITS

This program has been approved by the ABA to qualify for the following continuing education credits:

- CRCM 60.75

ATTENDANCE

Students can miss up to two classes during this program, which can be made up the following year. If more than two classes are missed, the student will not receive their graduation certificate, but can earn it by attending the missed classes the next year.

COST FOR PROGRAM

Registration must be received by August 19 to qualify for early bird pricing.

- WBA Members*: \$3,750 early bird, \$4,250 regular
- Non Members: \$5,500 early bird, \$6,000 regular

REGISTRATION FORM

(photocopy for additional registrants)

Name _____

Title _____

Bank/Firm _____

Work Address _____

City/State/Zip _____

Phone _____

Cell Phone _____

Email _____

Mentor Name _____

Title and Bank _____

Phone Number _____

Email _____

Manager Name _____

Title and Bank _____

Phone Number _____

Email _____

Enclosed is a check for \$ _____

or VISA/Mastercard # _____

Expiration Date _____

Name on Card _____

Billing Contact Name _____

Billing Contact Email _____ Phone _____

Register: Registration@wabankers.com

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

Call: (206) 447-1700. Online: www.wabankers.com/cdp

Recommended Prerequisites

Before joining the WBAs CDP, we strongly recommend several courses to help you prepare and be successful. These courses are offered through the ABA and are available online at your convenience. Contact WBA for more information about registration.

Elements of a Compliance Program for Compliance Professionals
Anatomy of a Regulation for Compliance Professionals
Credit Card Regulations

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**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: For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.

COMPLIANCE DEVELOPMENT PROGRAM



WASHINGTON
BANKERS ASSOCIATION

WHO SHOULD ATTEND?

A strong Compliance Department is crucial to the success of the bank, and having well-versed compliance officers are a key part of the department. This program was designed to help those new to compliance, and experienced professionals, gain knowledge to broaden their skillset and will provide a wide-ranging background on compliance topics. Students of the program will finish with a dashboard to help track their compliance efforts within the bank.

BENEFITS

Students who successfully complete this comprehensive program will finish with a toolkit, dashboard and the skills required to implement a compliance management program within their bank, including a solid understanding key components of analytics, as well as how risks within the organization fit together.

COMPLIANCE FUNDAMENTALS

September 18-19, 2019

Compliance is a part of banking and touches every product, function, and process within the institution. Compliance isn't just something the compliance officer or compliance department does; compliance belongs to every person and every function within an institution. This program introduces many of the most common elements of compliance and prepares the attendee with a better understanding of a Compliance Management System (CMS) and an understanding of how the CMS is the foundation of many processes, procedures, and functions within an Institution. A CMS is the foundation of the compliance functions, both within and outside of the Compliance Department. The course will introduce the elements of a Compliance Management System (CMS), including policies, procedures, monitoring, reporting, risk assessments, training, complaint management, and change management.

Instructor: Dave McCrea, Partner, Moss Adams

LENDING: CONSUMER (NON-RE & COMMERCIAL)

October 16, 2019

For the past decade, consumer mortgage lending has dominated the role of the compliance officer, leaving many retail and commercial lenders to think that consumer non-real estate and commercial lending are either not critical compliance matters or that compliance does not apply. This session will highlight non-real estate consumer loan regulations, key considerations and applicable disclosures, including Regulations B (ECOA), Z (TILA), V (FCRA), and more. We will also put an end to the fallacy that there are no compliance requirements in the commercial lending process.

Session Objectives:

- Understand which regulations and laws apply to consumer non-real estate lending
- Understand which regulations and laws apply to commercial lending
- Understand the impact of exceptions to loan policies
- Identify, detect and mitigate potential compliance risk areas
- Tips for training commercial lenders

Instructor: Leah M. Hamilton, VP & Senior Advisor, ProBank Austin

LENDING REAL ESTATE

November 13, 2019

It's time to take a deep breath and enhance your Consumer Real Estate Lending compliance program. There have been many lessons learned and challenges encountered since we implemented the TILA RESPA Integrated Disclosure (TRID) requirements. We'll review the core principles, the trouble spots and the regular parade of updates released in 2017 and 2018. The CFPB has also forewarned us that they will be releasing more improvements and examples that can improve TRID compliance. Be sure to bring your sense of humor and your challenges so we can create effective solutions together!

Session Objectives:

- Applicable consumer real estate lending laws and regulations
- Flood insurance requirements
- Evolution of an "application" and related regulatory requirements
- TRID overview and TRID 2.0 and its impact
- TRID construction loan conundrum
- TRID tolerances and cures
- Regulation Z rescission precision
- RESPA disclosures, escrows, Section 8 and other requirements
- Consumer real estate lending exam updates

Instructor: Patti Blenden, President, Financial Solutions

FAIR LENDING

December 11, 2019

Fair Lending is an area of compliance where the answer is typically not found in the regulation. This can lead to banks finding themselves the unexpected focus of regulatory attention. Increasingly, compliance professionals must use judgment to weigh the level of risks, rewards, and potential consequences to their bank. This class will provide you with an understanding of how Fair Lending risk is created, identified, and managed throughout the bank and customer experience. We will start with an overview of Fair Lending laws and discuss how examiners utilize risk factors to assess compliance. Using case studies, the class will identify Fair Lending risk and apply risk mitigation strategies. We will end with a discussion on how to assess Fair Lending risk using existing processes and how to develop risk-based monitoring for your bank.

Session Objectives:

- Understand and apply Fair Lending laws
- Identify, measure and mitigate Fair Lending risk in your institution
- Analyze Fair Lending risk in new products, activities, and policies
- Evaluate the pros and cons of Fair Lending risk monitoring activities
- Identify opportunities to leverage existing processes within your institution to identify Fair Lending risk

Instructor: Sharon Stedman, Principal, Stedman Consulting Group, LLC

UDAAP

January 22, 2020

This session will provide you with both the technical definition and practical application for "unfair", "deceptive" and "abusive" for financial institutions by examining regulatory guidance and consent orders. After these UDAAP foundations are mastered, students will gain an understanding of how to establish and maintain a proactive UDAAP program throughout the product life cycle. You will also become familiar with the governance protocols to identify and limit UDAAP exposure such as training, risk assessment, monitoring and change management.

Session Objectives:

- Identify potential UDAAP exposures in internal practices
- Develop a UDAAP program including procedures, marketing reviews, incentive and sales goal reviews
- Create a UDAAP risk assessment and conduct monitoring

Instructor: Meg Sczyrba, Fair Lending & Responsible Banking Risk Program Manager, U.S. Bank

BANK SECRECY ACT

February 19, 2020

The Bank Secrecy Act (BSA) is one of the most comprehensive and complex regulations with which banks must comply. Students will learn the extent of the BSAs monitoring and record keeping requirements, such as Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs), among others. We'll discuss program and risk assessment requirements that banks must meet in order to pass regulatory scrutiny, and then delve into the many requirements of the rules. We'll also pay particular attention to the newer aspects of the rules, including the new Beneficial Owner rules, which became effective in May of 2018. In this session, we'll focus on where the risk areas are and where examiners are criticizing institutions. Your comprehensive program must be continually updated, and we'll make sure you have the information you need to meet expectations.

Session Objectives:

- BSA program requirements, including the 4 (5?) pillars
- Updating your risk profiles, including due diligence responsibilities
- Currency Transaction Reporting hotspots, including exemptions
- Suspicious Activity Reporting - the backbone of an effective BSA program
- Due diligence responsibilities, including Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for high-risk customers
- Selling monetary instruments for cash - collecting and retaining information

Instructor: Carl Pry, Managing Director, Treliant, LLC

DEPOSIT COMPLIANCE

March 18, 2020

With all of the focus on new restrictive lending regulations, it's easy to overlook the importance of the deposit regulations. However, the deposit area continues to grow in complexity and risk. This deposit compliance session will focus on critical definitions and operational risks as we discuss this challenging area of regulatory compliance. As payments continue to evolve and speed up, we must enhance our deposit risk management systems. In this environment of UDAAP compliance as a regulatory umbrella expectation, we must also consider the foundational principles of Regulation DD, ensuring our consumer customers are well-versed in how the deposit accounts function.

Session Objectives:

- Electronic Funds Transfer Act and Regulation E
- Expedited Funds Availability Act and Regulation CC
- Restricted Transactions on Savings Accounts and Regulation D
- Truth in Savings Act and Regulation DD

Instructor: Patti Blenden, President, Financial Solutions

REGULATORY SOUP

April 22, 2020

Often times the compliance officer focuses on deposit- or lending-specific regulations. The Regulatory Soup session will highlight enterprise-wide regulations, such as Privacy, eSIGN, advertising, social media, insider lending requirements and deposit expectations, fair banking, the compliance officer's role in cybersecurity planning and response, and more.

Session Objectives:

- Understand essentials of enterprise-wide laws, regulations and guidance
- Understand key considerations for managing compliance risk of enterprise-wide regulations
- Incorporate enterprise-wide regulations into the monitoring schedule

Instructor: Leah M. Hamilton, VP & Senior Advisor, ProBank Austin

WRAP-UP: WHAT TO TELL YOUR CEO

May 20, 2020

This session summarizes the material covered in the first nine sessions and highlights a financial institution's inherent compliance risks and the controls necessary to mitigate risks. The speaker will provide an overview of the examination agencies, the examination process, and the examination rating systems. He'll also highlight current industry high-risk areas identified from consent orders, civil money penalty assessments, and legal complaints. The focus will be on implementing effective controls to mitigate the identified risks.

Instructor: Dave McCrea, Partner, Moss Adams