



# Advanced Compliance College

## *SURVIVING THE STORM*

33.2 CPE credits  
26 CRCM credits

**September 20-24, 2021 • The Grand Hotel Golf Resort & Spa • Point Clear, AL**

### **Location:**

The Grand Hotel Golf Resort & Spa  
One Grand Boulevard  
Point Clear, AL 36564

**Registration** Sept. 20 at 8:30 a.m.

**Session begins** Sept. 20 at 9 a.m.

**Adjourn** Sept. 24 at 11:30 a.m.

*The 2021 Advanced Compliance College will consist of banker requested, driven topics that will focus on specific areas of concern to compliance officers. Expectations are ever increasing and changing. We'll discuss what's new, what's still in place and how to your compliance position is more important than ever. Come prepared with your questions, we're here with the answers.*

### **Updates and Hot Compliance Topics for 2021**

- Risk & Violations
- Regulatory World Expectations
- Getting to Know Your Customers... Again.
- COVID Consequences

There is plenty of change going on in the compliance world these days – from the pandemic to a change in administration, there is a lot to talk about, both temporary and permanent. We'll discuss all the latest events – rules, regulations, guidance, pronouncements, and so forth – so you can be sure to keep current. Change Management is a critical component of an effective Compliance Management System (CMS), so our goal is to make it as easy on you as possible. Among many other topics, we'll discuss upcoming changes to BSA/AML, new mortgage rules (QM designations), the many Covid-19 related flexibility provisions, and much, much more. We'll also discuss changes in regulatory expectations and enforcement. It's a different world than what we had just a few short years ago.

### **Digital Banking: Trends and Developments**

- **Where to Use and Where to Avoid**
- **Software vulnerabilities**

The events of the last 18 months have only accelerated trends that were happening anyway: the move toward fully-digital banking and

customer relations. It's not just E-Sign that we're talking about here, but that continues to be a critical element of your digital presence. Do you know the requirements? This is an area that is frequently misunderstood and violated, go we'll go through the rules in detail. But developments such as RON (Remote Online Notarization) have revolutionized mortgage lending in a number of states. But there are many other issues to discuss, including online advertising, social media presence, and of course the risks: AML, cybersecurity, and fraud. We'll go through the entire landscape so you can be sure you've covered all the digital bases.

### **Vendor Management: How to Be Successful**

- **Critical Functions**
- **Due Diligence**

Regulators increasingly have emphasized the importance of banks' Vendor Management Programs, as the risks third parties present have only increased. And unfortunately, this is an area that many banks are not addressing in a manner the examiners expect. In this session we'll discuss what makes for a success program, including

due diligence, contract responsibilities, monitoring, internal controls, and business continuity plans, among others.

## **Fair Lending in 2021**

- **Truth In lending**
- **UDAAP vs Fair Lending: What is the Difference?**
- **How to Conduct a Fair Lending Review?**

It is exceedingly clear that one of the most critical issues for compliance professionals in 2021 is fair lending. Through the lens of social justice, equity, and inclusion, the CFPB and others in the new administration have been sending strong signals that fair lending concerns will be front in center for the foreseeable future. Already there have been new standards implemented, old rules rescinded, and talk of expansion of “fairness” concepts. Is your program ready for what’s already here, not to mention what’s coming? In this session we’ll discuss these developments and ensure you’re prepared for new rules and increased enforcement.

## **Operations: Dealing with IT, Handling Various Customers**

- **Overdraft Payments and Programs**
- **UTMA / Trust Accounts / Custodial Accounts**
- **Resident Alien Accounts Internet & Telephone Banking Options**
- **Online Account Opening**
- **Explaining Foreign Nationals**
- **W-8BENS & Renewals**
- **Trust**
- **Deceased**
- **Estates**
- **Power of Attorney**
- **Problem Accounts**

As technology advances, so do regulatory responsibilities and expectations. How do these compliance issues intersect with IT? What concerns should be raised, and how involved should you be? We’ll address these issues, including Internet and telephone banking, and opening and processing new accounts online.

As well, we’ll discuss foreign nationals and appropriate tax reporting. We’ll also discuss more complex customer situations, such as trusts and estates, UTMA’s, and similar account types.

## **BSA/AML Reform and Current State**

This will be a very active year when it comes to BSA/AML. Several regulatory changes are on the way due to 2020’s legislation mandating changes in the law. Among those are changes to the beneficial owner provisions that were new in 2018. We’ll see how much banks’ burden will be reduced, but that’s not the only upcoming change. We’ll discuss those changes along with other important issues regarding BSA/AML, including enforcement and best practices.

## **Compliance Management Systems**

- **How to start developing your program.**
- **What all should be included include or excluded?**
- **Are a Compliance Policy or Compliance Charter, Required? What’s the difference?**

At the heart of every successful bank is a well-designed and implemented Compliance Management System, or CMS. Regulators have very clear expectations regarding a bank’s CMS, and lack of an effective program can cause serious credibility issues with examiners. What are the components of an effective CMS? Who should be responsible? Does this include the three lines of defense? Hint: Yes, it does. We’ll discuss how to ensure your bank is on the cutting edge of these expectations, how to practice what you preach, and check all the boxes.

## **Mortgage Lending – New Rules and Hot Topics**

The rules for mortgage lending keep changing; every week it seems there is a new requirement or recommendation

from the regulators. This is quite a dynamic area of compliance, and it is difficult to keep current with all the changes and best practices. In this session we’ll discuss these new rules, from new Qualified Mortgage (QM) provisions, possible changes to existing ATR and QM rules, and of course, the ever-changing world of TRID. As well, we’ll visit some appraisal issues and changes, and other pieces and parts such as the new Uniform Residential Loan Application (URLA) and similar guidelines.

## **Complaint Management: Requirements and Best Practices**

Always on the mind of the CFPB and other regulators, complaints should be a central aspect of your Compliance Management System (CMS). It’s not enough to just say you collect and monitor for complaints; you must have a comprehensive Complaint Management Program. But what does this mean? We’ll discuss the principal elements and expectations for bank’s complaint programs, and what you need to do to ensure you have all your bases covered.

## **Round Table Discussion**

Ever want to just know how your peers at other institutions are tackling common problems? This round table is your chance to discuss your compliance questions and concerns. This is geared to the issues you are currently dealing with. Ask questions and share your opinions and experiences with your fellow bankers and our compliance expert moderators. Attendees will be asked to send in their top questions to facilitate conversation among the group.

## **Observations from The Office of the Attorney General**

- **Consumer Complaints**
- **Charities**
- **Licensing & Registration**
- **Common Scams**
- **Consumer Protection & Case Studies/Updates**

**More topics to be added!**



# INSTRUCTORS



**CARL PRY**

is a certified regulatory compliance manager (CRCM) and certified risk professional (CRP) who is a managing director and co-leader of the firm's Regulatory Compliance Practice, for Treliant Risk Advisors in Washington, DC. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country.



**PATTI BLENDE**

founded financial solutions in 1990 to provide community financial institutions with effective solutions for the ever-increasing need for cost-effective regulatory risk management. Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets!



**TINA HAMMONDS**

is an Assistant Attorney General. She is a graduate of Duke University and the Cumberland School of Law. She clerked for the Honorable Justice Jean Brown of the Alabama Supreme Court before becoming a prosecutor and then served as the Chief Deputy District Attorney for the Second Judicial Circuit. She has been with the Attorney General's Office since 2007 and has worked with the capital litigation, criminal trials, and violent crimes divisions. She is currently assigned to the Consumer Interest Division handling consumer, regulatory, utility, and environmental cases.

## The Grand Hotel Golf Resort & Spa Map



Photo Opportunity

**1. Historic Main Building**

Guest Rooms  
Lagoon Room  
Sky Lounge  
Bucky's Lounge  
Bayside Grill  
1847 Bar  
Oak & Azalea Boutique

**2. South Bay House**

**3. Spa Building**

Guest Rooms  
Indoor Pool

Grand Hall  
Cardroom  
Boardrooms  
Local Market  
Southern Roots  
Spa & Salon  
Fitness Center

**4. North Bay House**

Guest Rooms  
Camp Grand  
Game Room

**5. Marina Building**

**6. Marina (36slips)**

**7. Covered Bridge**

**8. Self Parking**

**9. Main Entrance**

**10. Valet Parking**

**11. Jubilee Poolside Grill**

Feature Pool  
Hot Tubs  
Splash Pad

**13. North Beach:**

Beach Hut  
Kayaks  
Volleyball  
Hydrobikes  
Sunfish Sailboats

**14. Lagoon/Bent Oak Lawn**

**15. Cascades**

**16. Valet/Bellstand**

**17. Conference Center**  
Azalea Ballroom  
Grand Ballroom  
Grand Ballroom Patio  
Magnolia Ballroom  
Magnolia 1-7  
Beachside  
Dogwood

**18. Antebellum Home Boardwalk**

**19. South Beach**

**20. South Bay House Lawn**

**21. Fleischer Pier**  
**22. Statue of Bucky, Sunset Bell, Firepits & Bay Terrace Lawn**

**23. The Grand Lawn**

**24. Julep Point & Julep Point Lawn**

**25. Activities Lawn**  
Cannon  
Croquet  
Cornhole  
Horseshoes  
Bocce Ball  
Estate Garden  
Secret Garden  
Putting Green  
Crafts Area  
Ping-Pong Tables



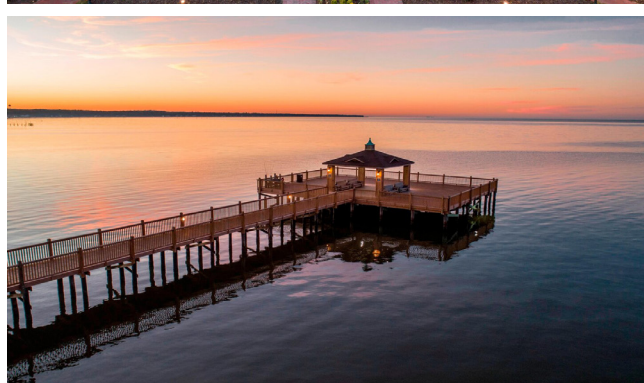


# ACCOMMODATIONS

## *THE GRAND HOTEL GOLF RESORT & SPA*

This conference will be held in The Grand Hotel Golf Resort & Spa in Point Clear, AL. To reserve a room, Please call 1-800-455-3834 to check for availability or book online at <https://book.passkey.com/go/albankerscompliance2021> and reference the “Alabama Bankers Association”. **Room block deadline is 12 NOON - Aug. 1.**

Deluxe Bayside	\$239
Deluxe Room	\$189
Spa Building Marina View	\$259
Spa Building Resort View	\$209





# TENTATIVE DAILY AGENDA

*subject to change*

**REGISTRATION - 8:30 a.m.**

**Monday - 9 a.m. - 4 p.m.**

**Tuesday - 7:30 a.m. - 4 p.m.**

**Wednesday - 7 a.m. - 11:30 a.m.**

**Thursday - 7:30 a.m. - 4 p.m.**

**Friday - 7:30 a.m. - 11:30 a.m.**

Meals include lunch on Monday, Tuesday and Thursday as well as a light continental breakfast on Tuesday, Wednesday, Thursday and Friday.

*If you have any food allergies we need to be aware of, please let us know by Aug. 1.*

## WHO SHOULD ATTEND?

This program is designed for compliance and operational professionals with an advanced working knowledge of all aspects of the compliance regulations and rules.

## REGISTRATION

Please return this form and appropriate fees to: ABA, 445 Dexter Ave., Suite 10025, AL 36104 or fax your registration form to (334) 244-9382.

**DEADLINE TO REGISTER IS 12 NOON ON AUGUST 1, 2021.**

**EARLY BIRD MEMBER RATE\*:** \$1,495 - Register before 7/1/2021 and save \$200!

*\*To qualify for early bird rate all fees must be paid by 7/1/2021.*

**REGULAR MEMBER RATE:** (after 7/1/2021): \$1,695

**NON-MEMBER RATE:** \$2,695 (Prepayment is required for all non-members.)

*All rates are for ONE attendee. Daily substitutions are not permitted.*

Name \_\_\_\_\_ Bank \_\_\_\_\_

Title/Dept. \_\_\_\_\_ Email \_\_\_\_\_

Mailing Address \_\_\_\_\_ City, State & Zip \_\_\_\_\_

Direct Line \_\_\_\_\_ Cell \_\_\_\_\_

Additional Attendees: 1. \_\_\_\_\_

2. \_\_\_\_\_

**PAYMENT METHOD:** Total fees due: \$ \_\_\_\_\_ (Payment due prior to event.)

☐ Check enclosed

☐ Please send me an invoice

☐ Please charge a total of \$ \_\_\_\_\_ to the following credit card:

☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Credit Card No. \_\_\_\_\_ Exp. \_\_\_\_\_ Signature \_\_\_\_\_

**IMPORTANT POLICIES – CANCELLATION:** A processing fee of \$200 applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$200 processing fee) if notice is given by 12 noon, 15 business days before the event. After 15 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed. **LATE REGISTRATION:** Please note there will be a \$50 late registration fee for all attendees that register later than 10 business days before the seminar. **NON-ABA MEMBERS:** Prepayment is required for all non-member attendees for any event. **EARLY BIRD RATES:** To qualify for the early bird rate, full payment **MUST** be received by advertised date. Otherwise, additional billing for the regular rate will be necessary. **NOTE:** If registrant has received any manual/handouts prior to cancellation for a week-long school session, no money can be refunded, credited or transferred. **PHOTO USE:** By registering, you give your permission to be photographed and for those photographs to be used by the association. **WAIVER AND INDEMNITY:** Unless otherwise stated in writing, attendance at this event is governed by the Alabama Bankers Association's "Standard Event Waiver and Indemnity Policy" available at <https://www.alabama.bank/abaimis/alabamabankers/waiver>. Please contact ABA with any questions.

To register, you may email this form to [dpharr@alabama.bank](mailto:dpharr@alabama.bank) or,

you may mail this form and appropriate fees to:

ABA, 445 Dexter Avenue, STE 10025, Montgomery, AL 36104.

For more information, contact Debbie Pharr, director of education, at (334) 386-5735

or [dpharr@alabama.bank](mailto:dpharr@alabama.bank). Fax: (334) 244-9382.



ALABAMA BANKERS ASSOCIATION

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**\*WHEN THE SCHOOL CONCLUDES** - Please do not make travel plans to depart before the session ends.  
If submitting for credit and you elect to depart early, we cannot grant a certificate of completion.