

DEEP DIVE

The background of the entire page is a vibrant teal color with a subtle, repeating pattern of small fish swimming in various directions. In the foreground, there are dark teal silhouettes of coral reefs and seaweed, creating a sense of depth and an underwater environment.

Regulatory Compliance Fundamentals

A comprehensive four-day workshop

JULY 27-30, 2021

Renaissance Ross Bridge

PRESENTED BY

*Performance Solutions, Inc.
and Warren Averett*

WHO SHOULD ATTEND:

This program's target audience includes bankers throughout the financial institution needing a foundation of "real world" knowledge of compliance requirements.

AGENDA

TUESDAY, WEDNESDAY, AND THURSDAY

- 8:00a.m. Registration (on day one)
- 8:30 a.m. Business session begins
- 11:30 a.m. Lunch on your own
- 4:30 p.m. Adjourn

FRIDAY

- 8:30 p.m. Business Session
- 12:00 p.m. Adjourn

*Business casual dress is appropriate for all events.
We recommend bringing a light jacket or sweater.*

DEEP DIVE

Regulatory Compliance Fundamentals

Compliance, like service, is every banker's responsibility. The DEEP DIVE: Regulatory Compliance Fundamentals covers the most prominent credit, deposit, operations, and other consumer regulations and laws financial institutions deal with on a day-to-day basis. Whether you have no experience in banking, or are beginning your career, or are new to regulatory compliance, or need a refresher, this deep dive is a concentrated introduction into the world of

banking regulations. The program will examine regulations and laws at a broad level in order to prevent getting lost in the technicalities of regulations and will assist in developing the skill sets necessary to read and understand regulations. The program is packed with tips, tools, case studies, job aids as well as a resource reference manual.

As a result of this interactive program, bankers will be able to:

- Locate, research, review, and understand banking regulations;
- Identify which regulations apply to different situations in banking;
- Anticipate and minimize potential penalties and violations;
- Research pending regulatory updates and hot topics; and
- Understand the role compliance plays in financial institutions.

TOPICS INCLUDE:

- How federal laws and regulations are created,
- How to read and find laws, acts or statutes and regulations,
- Elements of a compliance program,
- Incorporating regulatory change management,
- Regulations 101,
- Regulation deep dive - How the regulations impact the bank's operations,
- Deposit compliance basics,
- Residential loan compliance basics,
- Basics of fair lending and UDAAP/UDAP,
- Commercial loan compliance basics,
- Compliance risk management program,
- Identifying risks and effective risk assessments, Reviewing the bank's policies and procedures,
- Monitoring the compliance program,
- Keeping the board updated on the bank's compliance program,
- Compliance training requirements
- Complaint monitoring,
- And more

**More details can be found on our website
www.alabama.bank**

HOTEL ACCOMMODATIONS

Renaissance Ross Bridge Resort

Hotel is located at

4000 Grand Avenue, Birmingham, AL 35226

Room Rate is \$169

When making hotel reservations, if the ABA room block has not reached capacity, please call or email Amanda Peters 205.949.3058 - Amanda.Peters@RossBridgeResort.com

ABOUT THE SPEAKERS



DIANNE BARTON - PERFORMANCE SOLUTIONS, INC.

is a well-respected facilitator and presenter and has spoken to banking audiences across the country for over 30 years. Her training and consulting expertise in strategic planning, leadership, deposit and consumer regulatory compliance, retail growth strategies, performance management, as well as sales culture development is recognized as providing "real world" solutions by both regional and community banks.



LISA BERRY - WARREN AVERETT

is a Senior Banking Consultant and Principal in the Firm with more than 36 years of experience in the financial services industry. Lisa's current responsibilities include loan and compliance reviews, Bank Secrecy Act reviews, Fair Lending reviews and Community Reinvestment Act reviews. She is also a consultant for many financial institutions, offering training to their boards and personnel. Lisa's previous banking experience includes correspondent bank lending, branch management and consumer, commercial and real estate lending.



SHANNON W. BRASHER - WARREN AVERETT

joined Warren Averett in 2017 and is a Manager in the Firm's Consulting Division. She has more than 17 years of community banking experience, 14 of which were spent as a Vice President Loan Services Manager. Shannon's primary responsibilities include training and consulting with clients. She also reviews client's loan and deposit compliance, Fair Lending, Home Mortgage Disclosure Act, Community Reinvestment Act and Bank Secrecy Act. Shannon resides in Shelby County.

REGISTRATION FOR DEEP DIVE!

Registration deadline is July 12.

Registration fee (per person): \$945 Member; \$1,785 Non-Member

Name _____

Bank _____ Address _____

Direct _____ Cell _____

Email _____

Additional Attendee: _____

Additional Attendee: _____

PAYMENT METHOD:

I have enclosed my check for my registration fees.

Please invoice me for my registration fees.

Please charge my credit card the following amount: \$ _____

Visa

MasterCard

Amex

Discover

Card Number: _____ Exp.: ____/____

Name as it appears on card: _____

CANCELLATION POLICY - 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, 10 business days before the event. After 10 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.

To register, you may email this form to 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. Fax: (334) 244-9382.



ALABAMA BANKERS ASSOCIATION

445 Dexter Avenue, STE 10025

Montgomery, AL 36104