



# Compliance College

*featuring Rebekah Leonard & Carl Pry*

**September 22-26, 2025 • The Henderson Beach Resort**

*200 Henderson Resort Way, Destin Fla.*

**Continuing Education Credits: 31.6 CPE, 25 CRCM, 11.75 CERP, 4.5 CAFP, 1.5 CFMP**

*Registration gift included!*

**Case Studies! Breakout Sessions!**

**Escape Room! Regulatory Panel!**

What a year 2025 is shaping up to be! Several regulations are in flux, there is uncertainty with federal supervisory structures, and the pendulum is swinging back toward deregulation. What is a compliance officer to do? What should one tell bank management? How do you continue to follow the rules when so many rules seem to be changing? Compliance risks will always persist, even if they change and shift. There are numerous regulations that remain the same and are still worthy of attention. In fact, they are primed for renewed focus from examiners! In addition, the changing landscape presents new risks to identify, measure and mitigate. Join us as we take a look at continual and emerging risks, call attention to things that may have fallen into complacency, and discuss the current status and outlook for compliance

# SESSIONS

## **Deposit Compliance: TISA / Reg DD**

Reg DD has been around a long time without any notable changes, yet exam violations continue. Why? No doubt inattention, complacency, and familiarity are factors, especially since compliance concentration has been diverted to more pressing concerns. Let's look anew at examiner hot-spots, which include APY accuracy, consistent terminology, changes-in-terms, disclosure content, and timing requirements.

## **Deposit Compliance: Reg CC**

Reg CC is a stubborn regulation, with complex requirements that continue to stymie front-line staff and compliance officers alike. Let's take a fresh look at this tough regulation to gain new understanding and confidence, while ensuring the July 2025 updates are accurately in place.

## **Deposit Compliance: Reg E**

Reg E's error resolution has always been challenging, and has long been a source of consumer complaints, banker confusion, and examiner findings. Raging fraud and new EFT methods have only heightened the risks. Reg E is extremely consumer protective, and banks find themselves on the hook for many losses – but there are limits. Let's assess what the bank is responsible for – and what it is not! – in the areas of online fraud, scams, and EFT providers like Paypal, Zelle, and CashApp.

## **Open-End Credit**

Consumer Open-End Credit is a different world! While TRID has (rightfully) gotten much attention over recent years, it may have come at the expense of strong open-end-credit compliance. Distinct and tricky rules endure for HELOCs, overdraft lines, and other consumer lines of credit, including unique disclosure

formats, APR and finance charge rules, and periodic statement content and timing requirements. Learn what can be easily overlooked and missed!

## **RESPA Section 8**

A slowdown in the real estate market leads to new creativity from lenders and realtors to drum up business. "Referral Partners" is a big thing in real estate world, but even casual arrangements present much compliance risk. The digital and social media world has cranked this up to eleven, with many lenders now demanding flexibility in order to remain competitive. Learn best practices and real-world examples to keep you prepared!

## **Lending Compliance Breakout**

Zombie Escape! Some loan issues just never die. Can you keep calm and escape the room first?

## **Where Are We in 2025? A Frank Discussion on the Compliance and Enforcement Environment, and What's Likely to Happen**

This is the single biggest issue we're contending with this year. This is an environment none of us has ever seen in our careers. What does this all mean? There are so many questions: Is compliance going away (hint: No.) What is happening with some of the newer regulations, including 1071, the new CRA rules, credit card late fee rules, 1033 (Open Banking), and others? Will the courts intervene? Will Congress? Will new leadership at the agencies revoke these rules? What about all the guidance that is out there? We'll peer into our crystal ball and have an honest discussion about this incredibly dynamic compliance environment. We'll talk about trends in regulation and enforcement, and how best to stay current with everything that's happening. We'll also talk about

how you can communicate what's going on to your Boards and Executive Management. Change Management is a critical component of a well-run compliance management system, and now more than ever we need to stay current.

## **Fair Lending Status Report**

Despite what you might have heard, fair lending is still a thing. In fact, it will likely to continue to be THE hot compliance topic going forward. Over the past 10 years or so, there have been a constant flow of new developments and expectations. There are new ways of looking at lending patterns, activities, and risks, and new expectations from the agencies. We'll go in-depth with a discussion of fair lending principles, expectations, and techniques. We'll also explore the many risks and hot spots to monitor for fair lending, and discuss how to best comply with expectations.

## **Reconsiderations of Value (ROVs) and Appraisal Bias**

Focus on appraisals and real estate valuations has been on the increase over the last few years. Last year, the agencies issued guidance on Reconsiderations of Value, or ROVs. There are expectations that banks have policies and procedures in place to address ROVs, and more generally evaluate appraisals for potential issues, including bias. We'll explore these expectations and provide recommendations on formulating an effective process for your bank.

## **TRID Issues**

This is the gift that keeps on giving, at least when it comes to issues and potential violations. Even though we've been living TRID for a decade now, compliance continues to be frustratingly elusive. The rules can be so detailed and prescriptive that 100% accuracy is

# SESSIONS

near impossible. When you consider the legal liability of inaccurate disclosure of the many fees, identifying the many hot spots of TRID becomes paramount. We'll explore those hot spots, gray areas, and frequently-violated provisions. We'll spend time discussing the timing of the various disclosures (which can get quite complicated), disclosure of fees, and calculating tolerances and potential reimbursement issues.

## **Artificial Intelligence in Banking**

There is a renewed emphasis on artificial intelligence issues throughout the country in 2025, with a new, internally-focused attitude within the federal government. What does this mean for banks? First, consider whether your bank utilized AI in any way (hint: it does). Then, consider where you may be incorporating AI, models, and new data sources throughout your bank so you can effectively identify both the opportunities, as well as the risks. In this session we'll provide the framework for an effective evaluation of AI in the banking world, and try to predict where things will go in the future.

## **Operating an Effective Compliance Management System (CMS) in a Dynamic Environment**

No matter who's in charge in Washington, D.C., the importance of an effective and well-run CMS is paramount. A quick read of most enforcement actions tells the tale: there was a clear breakdown in the compliance process that led to enforcement, including civil money penalties. Regulators continue to clearly expect banks to have a sophisticated system in place to identify, evaluate, and mitigate risk, including compliance risk. We'll discuss the 3 lines of defense model, where each has their own distinct set of responsibilities when it comes to

compliance management. We'll make sure your bank has the right processes in place to ensure you're able to continue to meet this critical requirement even as the world around us constantly changes.

## **Where Are We With UDAAP?**

Does the new administration no longer care about UDAAP? Are we free to do whatever we want, and treat our customers in any way we choose? Clearly not. UDAAP isn't going away even though we're unlikely to hear the term "junk fees" anymore. But that doesn't mean the concept has disappeared. We'll talk about the UDAAP hotspots in 2025, and more importantly, how to implement controls to monitor and test for UDAAP. We'll also talk about UDAAP risk in various products and services, and provide tips for identifying and dealing with risky practices.

## **Regulations O and W: The "Forgotten" Regulations**

You don't hear much about Regulations O (Loans to Insiders) or W (Transactions with Affiliates), but that doesn't mean they're not important. In fact, violations of these rules can result in serious enforcement by the regulators. Violations have historically been treated with little tolerance or latitude. We'll provide a refresher on these rules – important terms and requirements, as well as the restrictions. Most importantly, we'll discuss ways to stay out of trouble and monitor the right things.

## **Flood Insurance Common Issues and Violations**

Another area of common problems, flood insurance is unique in that the law requires (rather than simply allows) regulators to assess civil money penalties upon a finding of a pattern or practice of violations. What seems like a simple requirement: figure out the flood status of a structure and require

insurance if it's high right, turns out to be quite the challenge. With many provisions to follow (and potentially violate) we'll concentrate on those common issues and problems, and provide advice to make sure they don't happen to you.

## **Getting HMDA Right: Where Do Banks Go Wrong?**

Every year the same issues seem to rise to the top, resulting in lookbacks, resubmissions, and data scrubs. Why is this the case? The truth is HMDA has many data reporting requirements and it's easy to get the data wrong at times. In this session we'll focus on common HMDA issues and provide practical tips on how to avoid data problems. Even though it's the middle of the year, it's never too early to make sure your HMDA data is in submission-ready format.





# ESCAPE ROOM & REG PANEL

## Lending Compliance Breakout: ESCAPE ROOM!

In compliance, we are constantly searching for the right answer to crack the code. So let's have some fun with it! Get ready for a high-energy, hands-on experience where you'll solve clever lending compliance puzzles and riddles as part of an interactive escape room challenge. Team up, think fast, and have fun while putting your compliance knowledge to the test!

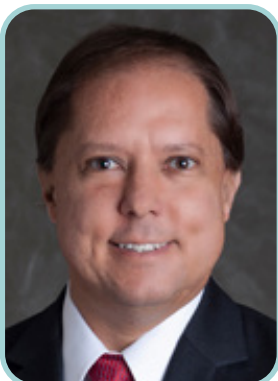
## Regulation Panel Session! – Learn alongside industry experts and peers!

A regulatory panel of representatives are invited from the **FDIC, OCC, Fed, & State Banking Dept.** to meet, answer questions and have open discussions! **Please email [ebailey@alabama.bank](mailto:ebailey@alabama.bank)** any compliance questions or topics that you would like to have discussed with our regulatory panel. This will be an excellent opportunity to gain knowledge and have an interactive discussion on compliance issues going on in our industry today!

# SPEAKERS



**Rebekah Leonard** is the owner of Elucidate LLC, a compliance training and consulting company. Elucidate means to “make clear, explain, throw light upon”, and describes Rebekah’s desire to illuminate the complexities of compliance with passion and fun. She’s created and produced a TRID music video parody and several Compliance Breakout escape rooms, which she frequently provides at state banking compliance conferences. Rebekah is also currently serving as the VP Director of Compliance for a \$6 Billion community bank in Montana. She began her career in 1995 at a private lending company, but soon settled into banking, where she’s covered nearly all of it – customer service and teller work, loan processing and review, and security and business continuity. She now oversees CRA, BSA and all aspects of compliance as a senior leader. She has successfully navigated numerous FDIC Compliance, CRA, and BSA Exams.



**Carl Pry**, CRCM, CRP, Senior Advisor at Asurity Advisors, brings over 30 years of executive experience in banking law, corporate finance, and regulatory compliance. With roles in Fortune 500 institutions, regional banks, and consulting firms, including Treliant LLC and KeyBank, Carl specializes in commercial compliance, fair lending, corporate treasury, and risk management. A prolific author and speaker, he’s a Co-Chair of the ABA Bank Compliance magazine’s Editorial Advisory Board, instructs at FDIC and NCUA examiner schools, and has authored numerous articles and training programs. Carl holds a JD and MBA from the University of Toledo, a BSBA from Bowling Green State University, and is a Certified Regulatory Compliance Manager and Certified Risk Professional. Winner of the 2015 ABA Compliance Administrative Committee Distinguished Service Award, Carl is a respected authority in the compliance field.

# Agenda

*subject to change*

**REGISTRATION - 7:30 a.m.**

**Monday - 8:30 a.m. - 4 p.m.**

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

**Wednesday - 7:30 a.m. - 12 p.m.**

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

**Friday - 7:30 a.m. - 12 p.m.**

## 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.

Meals include five breakfasts; three lunches, and breaks

***If you have any food allergies we need to be aware of, please let us know by August 22.***

## Accommodations

To book your stay at The Henderson Beach Resort  
please visit <https://bit.ly/4dkANe6>. Room block expires August 29.

## Compliance College REGISTRATION

Please return this form and appropriate fees to: ABA, 445 Dexter Ave., Suite 10025, AL 36104 or email your registration form to [ebailey@alabama.bank](mailto:ebailey@alabama.bank).

**EARLY BIRD MEMBER RATE:** \$1,695 *Register Before 8/22/2025 and save \$200!*

*To qualify for the early bird rate all fees must be paid by 8/22/2025*

**REGULAR MEMBER RATE (AFTER 8/22/2025):** \$1,895

**NON-MEMBER RATE:** \$2,975 (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 \_\_\_\_\_

To register, you may email this form to [ebailey@alabama.bank](mailto:ebailey@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 Elizabeth Bailey, vice president of professional development, at (251) 510-3593  
or email [ebailey@alabama.bank](mailto:ebailey@alabama.bank).

***For information on important policies please visit our website at <https://www.alabama.bank/policies>.***



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.