

Compliance Conference, Sept. 20-22, 2017
Middle Georgia State University Conference Center, Macon

GBA

GEORGIA BANKERS ASSOCIATION
the resource that empowers

To Register

You may complete the form below and return it by mail or email to GBA, Attn: Angela Barber, 50 Hurt Plaza SE, Suite 1050, Atlanta, GA 30303, or abarber@gabankers.com. You may also register online at gabankers.com.

Registrant Information

Name _____ Nickname _____

Title _____

Bank/Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Number of Bank Employees: _____ Bank Asset Size: _____

Is this your first time attending a GBA event? Yes No

Is this your first time attending this conference? Yes No

How did you hear about this conference? Brochure GBA website GBA E-Bulletin GBA Edge
 Past Attendee Other, please specify: _____

Registration Prices and Payment Information

Early registration prices are in effect through Tuesday, Sept. 5. Add \$50/pp beginning Sept. 6. Check appropriate package and preferred payment method.

- Full Registration: \$450 Early / \$500 Regular
- Day 1 Only: \$275 Early / \$325 Regular
- Days 2 & 3 Only: \$300 Early / \$350 Regular

- Check enclosed (payable to the Georgia Bankers Association).
- Send me an invoice.

Cancellations and Refunds

Cancellations must be in writing and submitted to **Angie Barber**, GBA Registrar, at abarber@gabankers.com, by **Sept. 14** to receive a refund. Substitutions within the same registration category are always welcome.

Hotel Arrangements

Because Macon has numerous hotel options at different price points and in various proximities to the conference venue, GBA does not reserve a block of rooms at any one hotel. Here is a short list of hotels our attendees have used when in Macon: Hampton Inn & Suites Macon I-475, Holiday Inn Express Inn & Suites Macon West, Homewood Suites Macon North and Springhill Suites – Macon. For additional options, visit Trip Advisor online “Hotels Near Middle GA State University.”

Questions?

Contact GBA's **Kathy Friestad** at 404.420.2024 or kfriestad@gabankers.com.

Compliance Conference



September 20-22, 2017
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Macon
www.gabankers.com

Message from the Chair

As fellow compliance and risk management professionals, we are tasked with the responsibility of embedding strong compliance programs into our banks' compliance management systems (CMS). At the 2017 GBA Compliance Conference, we are pleased to offer you valuable information and resources to help you enhance and strengthen your CMS. The conference will provide you with the latest information from Washington, as well as many other topics and best practices to help you meet your compliance goals and challenges. No matter your level of compliance knowledge or experience, each session will provide you with industry updates and other valuable information.

The conference is scheduled for Sept. 20-22, 2017 at Middle Georgia State University in Macon. This year you will hear from many well-known speakers such as Carl Pry and regulators who will engage you in each topic. The conference schedule also provides you opportunities to participate in discussions with other compliance and risk professionals. Networking and developing new professional relationships are two of the greatest benefits for our attendees. The conference will also provide you with current continuing education credits to meet your compliance certification requirements. Once again, GBA is offering a split agenda and registration to better accommodate you and your colleagues in taking advantage of the portions of the conference which are most relevant to your needs.

I wish to thank the members of the GBA Compliance Committee for their volunteer hours of participation in planning and making this year's conference possible. It has been my honor and privilege to serve as the GBA Compliance Committee Chairperson this year. I sincerely hope that you will make it a priority to join us in September by registering today.

Sincerely,



Janna Elrod, CRCM, ACT
2017-2018 Compliance Committee Chair
Senior Vice President
Compliance | BSA | CRA | Internal Audit
First Landmark Bank, Marietta

2017-2018 GBA Compliance Committee

Ms. Janna Elrod, Chair
First Landmark Bank, Marietta

Ms. Maggie Davis, Group 8
Commercial Banking Company, Valdosta

Mr. Jeremy Clifton
Associate Member Representative
Steve H. Powell & Company, Statesboro

Mr. Sterling Williams, Vice Chair
BrandBank, Lawrenceville

Ms. Karen Bitler, Group 9
The Piedmont Bank, Lawrenceville

Mr. Paul Cross
Associate Member Representative
Banc Financial Group, Atlanta

Ms. Melody Halloran, Group 2
Thomasville National Bank

Ms. Debbie Greenway, Group 10
Pinnacle Bank, Elberton

Ms. Louvera Walden
Associate Member Representative
FIS Global, Atlanta

Mr. Thomas Williams, Group 4
United Bank, Griffin

Ms. Paula Allen, At Large
Ameris Bank, Moultrie

Ms. Debra Helton, Group 6
The Geo. D. Warthen Bank, Sandersville

Mr. Jim Bedsole, At Large
BankSouth, Greensboro

Mr. Bruce Lewis, Group 7
American Commerce Bank, Bremen

Ms. Latisha Brundidge, At Large
Talbot State Bank, Woodland

Thursday, Sept. 21, continued...

4 p.m. **Transition**

4:05 p.m. **HMDA: Sprint to the Finish (Or Is It Just the Beginning?)**
Carl Pry, Managing Director
Trelia Risk Advisors

This session will provide all the information you need to finish up your HMDA 2018 preparations. The session will include coverage of general information on the new requirements, and will focus extensively on any last minute issues, areas of concern that have still not been addressed and final preparation steps you should be taking ahead of January 1. We'll also touch on what you'll need to do with all that new data once you have it besides just send it to the CFPB.

5:30 p.m. **Day 2 Conference – Adjourn**

Friday, Sept. 22 – Loan Compliance Management

7:45 a.m. **Breakfast**

8:30 a.m. **Incentive Compensation Plans and Customer Harm**
Loretta Salzano, President
Franzen & Salzano, P.C.

The CFPB's focus on incentive compensation has gone beyond the mandate of the Dodd-Frank Act regarding loan originator compensation. Learn the lay of the land concerning incentive compensation over all positions so your plans steer clear of the land mines.

9:30 a.m. **Break**

9:45 a.m. **E-Sign and Electronic Disclosure Delivery**
Jim Bedsole, CRCM, CBA, CFSA, CAFP
SVP, Chief Compliance Officer & Risk Officer, BankSouth

It's been 17 years since Congress passed the Electronic Signatures in Global and National Commerce Act, or E-SIGN. Yet many financial institutions are just now starting to dip their toes into the pool that is electronic delivery of disclosures. This session will recap the requirements of E-SIGN and give you some lifesaving tips so you don't accidentally electrocute yourself with electronic disclosures.

10:45 a.m. **Transition**

10:50 a.m. **Elder Financial Exploitation**
David Blake, Financial Forensic Specialist, Division of Aging Services
Georgia Department of Human Services (DHS)

David will give an overview of the Georgia Department of Human Services initiatives (e.g., the ACT certification, Financial Exploitation Workgroup, and BankSafe Grant) implemented to address the increasing prevalence of elder financial exploitation that is destroying the financial security of many older Georgians. Discussion will include an examination of the problem as well as tools and resources for bankers.

12:05 p.m. **Adjourn**

2017 GBA Compliance Conference Agenda

Day 1 – Wednesday, Sept. 20 – Compliance Risk / Deposit Management

8 a.m. **Registration and Continental Breakfast**

9:30 a.m. **GBA Update**
Joe Brannen, GBA President & CEO

Welcome and Introductions
Janna Elrod, Chair, 2017-2018 GBA Compliance Committee
SVP, Compliance, BSA, CRA and Internal Audit
First Landmark Bank

10 a.m. **A View from Washington: What Lies Ahead for Compliance Officers**
Rick Freer, Senior Director, Examination and Compliance Programs
Center for Regulatory Compliance, American Bankers Association

This session will include what is happening at the Bureau of Consumer Financial Protection, the prudential regulatory agencies, and other agencies. Current consumer compliance regulatory topics, examination issues, supervisory findings, and examination preparedness will be highlighted.

11:30 a.m. **Sponsor and Exhibitor Mini-Presentations**

11:45 a.m. **Lunch – Sponsored by Porter Keadle Moore**

12:45 p.m. **BSA: Expanding Expectations**
Melissa Sneed, Deputy Commissioner for Supervision
Georgia Department of Banking and Finance

During this session, Melissa will discuss beneficial ownership requirements and regulator expectations for automated AML system parameter audits. She'll also give a Department of Banking and Finance update, to include new SAR rules.

2 p.m. **Break – Sponsored by Fiserv**

2:15 p.m. **Deposit Compliance Re-Examined**
Kyle Davis, CRCM, CAMS
Financial Institution Specialist, Steve H. Powell & Company

This session will be a fresh look at current deposit regulations and how they relate to new products and services, new product implementation pitfalls, the final Regulation CC rule, common deposit compliance errors and much more.

3:30 p.m. **Break**

3:45 p.m. **Payments Compliance Strategy: Technology, Regulation, Structure and People**
Terri Sands, CAMS - Audit, CFE, AAP, At-Risk Adult Crime Tactics (ACT) Specialist
Director of Financial Investigative Unit, State Bank & Trust
Founder, Secura Risk Management

With payments moving faster, financial institutions find themselves searching for deposits with a need to partner with FinTech companies to provide optimal services but financial institutions sometimes struggle with how they will balance customer demand and risk management. This session will provide attendees with a strong understanding of the environment for today's payments and how best to approach your payments compliance strategy with vision, practical processes, strong risk structures and the people in the right position to move you ahead.

Continued on reverse...

2017 GBA Compliance Conference Agenda

5 p.m. **Day 1 Conference Adjourns**

Day 2 – Thursday, Sept. 21 – Loan Compliance Management

7:15 a.m. **Breakfast**

8 a.m. **Building a Better Risk Assessment: Quantitative and Qualitative Techniques**
Pam Perdue, EVP, Chief Regulatory Officer, Continuity

Pam will cover current leading practices on how to make your risk assessments more meaningful, relevant and useful throughout your bank. More than a mere spreadsheet-building exercise, risk assessment is about identifying and measuring your risk exposures, and prioritizing where you need to dedicate resources to curtail risk to acceptable levels. You'll walk away with some practical tips and hands-on tools you can use to simplify the process of evaluating risk across your enterprise.

9:30 a.m. **Break – Sponsored by CICCAR**

9:45 a.m. **Regulatory Panel Discussion**
Moderator: **Thomas Williams**, CRCM, CCBIA
Senior Vice President, Senior Compliance Manager, United Bank
Panelists: **Matthew Duke**, Field Supervisor, Atlanta Central Territory, FDIC
Joel Palmer, Bank Examiner / Federal Thrift Regulator, OCC
David Dionisio, Regulatory Implementation Specialist, Office of Regulations, CFPB

11:15 a.m. **Sponsor and Exhibitor Mini Presentations**

11:30 a.m. **Lunch – Sponsored by Steve H. Powell & Company**

12:30 p.m. **Redlining and Marketing – Joined at the Hip**
Gary Clayton, Fair Lending Examination Specialist
Atlanta Regional Office, FDIC

During this session, bankers will gain perspective on how to identify inherent redlining and marketing risks in credit operations. Discussion will also include the methodology used to determine the appropriate geographic area(s) of review when conducting a redlining analysis. Finally, this session will provide guidance on ways to determine the sufficiency of the geographic engagement of marketing activities and include a discussion of best practices for managing fair lending, including redlining and marketing, risk exposure.

1:30 p.m. **Peer Group Discussions**
Facilitator: **Sterling Williams**, Chief Risk Officer, Brand Bank

2:30 p.m. **Break**

2:45 p.m. **Georgia's New Power of Attorney Act: "The more things change, the more they stay the same" - Or Do They?**
Jennifer Odom, Partner, Bryan Cave
Letitia (Tish) A. McDonald, Partner, King & Spalding

Jennifer and Tish will discuss Georgia's new Power of Attorney Act, which became effective July 1, 2017. The speakers will address how the new act is different from the old act, which act applies, and when, and other matters of interest in using powers of attorney.

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