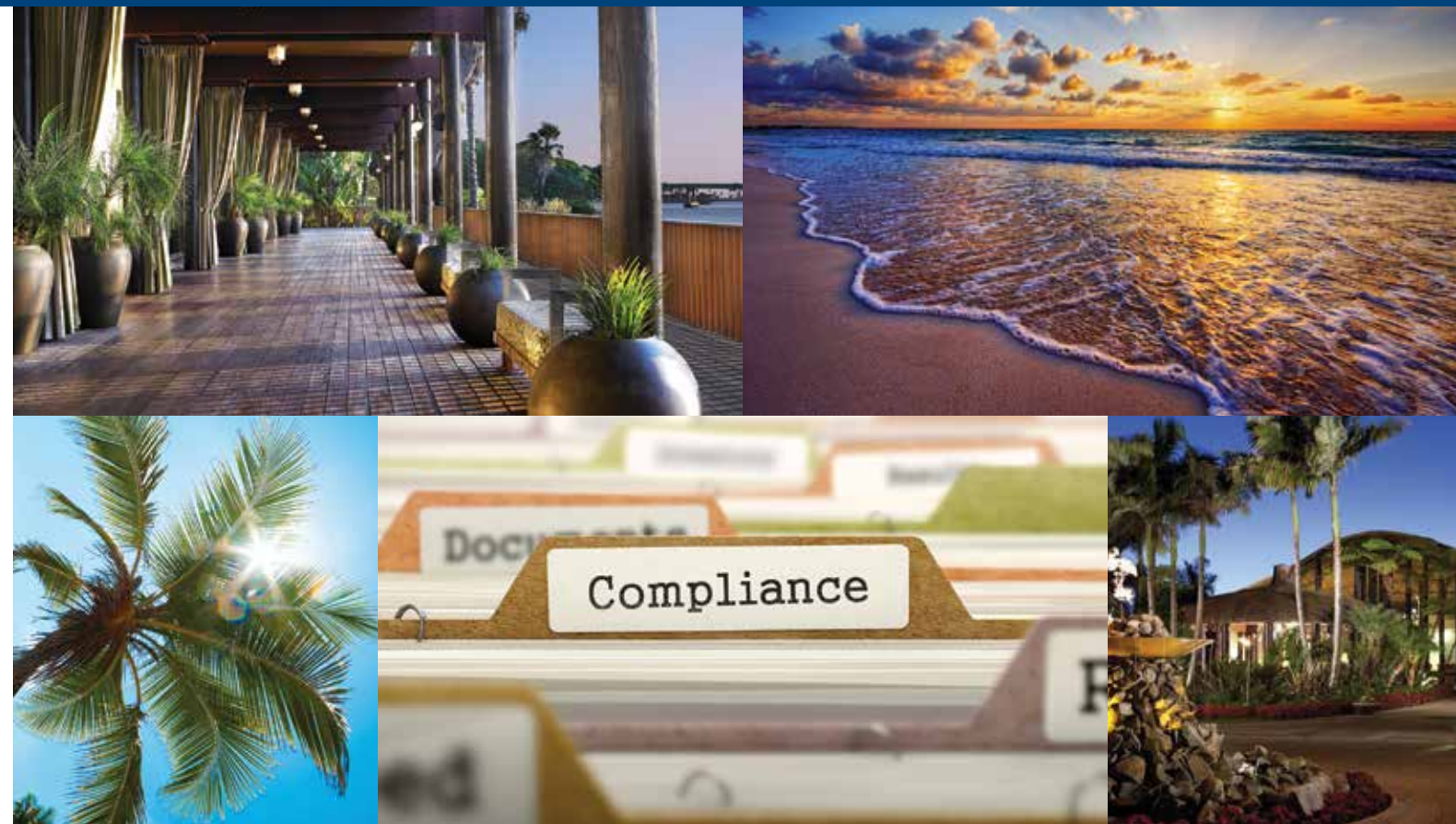




**39TH ANNUAL
Regulatory Compliance
CONFERENCE**

October 3–6, 2017
Paradise Point Resort & Spa
San Diego, California

www.calbankers.com/RC17



39TH ANNUAL Regulatory Compliance CONFERENCE

October 3–6, 2017 | Paradise Point Resort & Spa | San Diego, California





39TH ANNUAL Regulatory Compliance CONFERENCE

REGULATORY COMPLIANCE COMMITTEE

- **Laura Hansen**, CRCM, Conference Chair
Mechanics Bank
- **Janet Bonnefin**, CRCM Conference Vice Chair
Aldrich & Bonnefin, PLC
- Linette Lepori, CRCM, Immediate Past Conference Chair
Fremont Bank
- Paul Shimotake, Committee Chair
Wells Fargo Bank, NA
- Manny Alvarado
MUFG Union Bank, NA
- Steve Arnold
Pacific Premier Bank
- Patricia Cantu
Bank of the West
- Cyndi Carmichael, CRCM, CAMS
Bank of the Sierra
- James Curtis
Bank of the West
- Carolyn Fulton, CRCM
Exchange Bank
- Radhika Dholakia
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- Ryan McAbee, JD, CAMS
Fresno First Bank
- Bambi Riebesell, CRCM, CAMS
Bank of Marin
- André Smiley, CRCM
Wells Fargo Bank, NA
- Ariane Smith
First Republic Bank
- Doug Thompson, CRCM, CAMS
Seacoast Commerce Bank
- Deborah Thoren-Peden
Pillsbury Winthrop Shaw Pittman LLP
- Leland Chan
California Bankers Association

LETTER FROM THE CONFERENCE CHAIR

Greetings Compliance Professionals,

I am very pleased to be your conference chair for this year's 39th Annual Regulatory Compliance Conference. We have moved from the desert to the beautiful San Diego area at the Paradise Point Resort and Spa.

The CBA compliance planning committee has worked hard to put together a program that is sure to benefit all compliance professionals, from those who are relatively new, to those of us who consider ourselves more "seasoned" in our careers. We believe it is important to provide education for all levels of compliance competency and have strived to do that with this year's program.

Our conference officially begins on Tuesday afternoon with workshops on basic lending compliance and basic deposit compliance. We encourage everyone to participate in these workshops, which I'd like to point out are at no additional cost.

This year's topics will include compliance "blind spots" in commercial lending, the Military Lending Act, fintech and mobile banking, marketing and advertising compliance, UDAAAP, ADA website compliance, and what is sure to be a very popular session this year—HMDA, and much more.

Our jobs in compliance never seem to get easier. Although the regulation deluge of a few years ago has slowed somewhat, we are still seeing new, revised and clarifying rules come to us from the regulators. Attending conferences like the CBA Regulatory Compliance Conference helps provide us with tools and resources, not to mention opportunities, to tap into a wealth of collective knowledge with conference attendees. Please take some time to meet others, network and enjoy the week!

Laura Hansen, CRCM

Conference Chair
39th Annual CBA Regulatory Compliance Committee



PROGRAM AT-A-GLANCE *(Subject to Change)*

TUESDAY, OCTOBER 3, 2017

12:00 p.m. – 6:30 p.m.	Registration Open
1:00 p.m. – 2:30 p.m.	Workshops Basic Deposits A to Z – Part I Basic Lending Compliance – Part I
2:30 p.m. – 3:00 p.m.	Refreshment Break <i>Sponsored by Moss Adams, LLP</i>
3:00 p.m. – 4:30 p.m.	Workshops Basic Deposits A to Z – Part II Basic Lending Compliance – Part II
4:30 p.m. – 5:00 p.m.	Refreshment Break
5:00 p.m. – 6:00 p.m.	Opening Keynote: Stress-Proof Your Brain Jenny Evans, CEO PowerHouse Performance
6:00 p.m. – 7:00 p.m.	Welcome Reception <i>Sponsored by Verafin</i>

WEDNESDAY, OCTOBER 4, 2017

7:30 a.m. – 5:30 p.m.	Registration Open
7:30 a.m. – 9:00 a.m.	Breakfast and Marketplace Opening
8:45 a.m. – 9:00 a.m.	Welcome and Conference Overview Laura Hansen, Conference Chair

9:00 a.m. – 10:00 a.m.	The U.S. and California Economic Outlook Dr. Scott Anderson, Chief Economist and Executive Vice President Bank of the West
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10:00 a.m. – 10:30 a.m.	Refreshment Break in Marketplace
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10:30 a.m. – 12:00 p.m.	Concurrent Sessions – Series I Fintech 101 Implementing the New Regulation C (HMDA) for 2018 Risk Assessments: Your Risk Management Compass UDAAP Compliance
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12:00 p.m. – 1:15 p.m.	Networking Lunch
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1:30 p.m. – 2:45 p.m.	California Legislative Update Kevin Gould, SVP, Director of State Government Relations California Bankers Association
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2:45 p.m. – 3:15 p.m.	Refreshment Break in Marketplace
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3:15 p.m. – 4:45 p.m.	Concurrent Sessions – Series II (Repeat Series I) Fintech 101 Implementing the New Regulation C (HMDA) for 2018 Risk Assessments: Your Risk Management Compass UDAAP Compliance
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4:45 p.m. – 6:00 p.m.	Reception
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THURSDAY, OCTOBER 5, 2017

7:30 a.m. – 4:30 p.m.	Registration Open
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7:30 a.m. – 8:30 a.m.	Breakfast in Marketplace
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8:30 a.m. – 10:00 a.m.

Concurrent Sessions – Series III

- BSA/AML Culture of Compliance
- California Law and Litigation Update (Does not repeat)
- Operations Potpourri
- When Should You Start Planning for Your Next CRA and Fair Lending Exam? How About Now!

10:00 a.m. – 10:15 a.m.

Refreshment Break in Marketplace

10:15 a.m. – 11:45 a.m.

Concurrent Sessions – Series IV (Repeat Series III)

- BSA/AML Culture of Compliance
- New Mortgage Servicing Rules (Mostly For The Small Servicer) (Does not repeat)
- Operations Potpourri
- When Should You Start Planning for Your Next CRA and Fair Lending Exam? How About Now!

11:45 a.m. – 1:00 p.m.

Luncheon and Compliance Professional Award Presentation
Sponsored by Thomson Reuters

1:00 p.m. – 2:30 p.m.

Concurrent Sessions – Series V

- “Back to the Future” Emerging Payment Systems (Does not repeat)
- Flood Insurance Regulations – Keeping Up with the Rising Tide
- Telephones, Texts and the TCPA: What You Should Know Before You Call
- The Military Lending Act Amendments: A Year in Review

2:30 p.m. – 3:00 p.m.

Refreshment Break in Marketplace

3:00 p.m. – 4:30 p.m.

Regulator Panel

4:30 p.m. – 6:00 p.m.

Exhibitor Recognition Reception and Prize Drawings in Marketplace
Sponsored by Aldrich & Bonnefin, PLC

FRIDAY, OCTOBER 6, 2017

7:30 a.m. – 12:00 p.m.

Registration Open

7:30 a.m. – 8:30 a.m.

Breakfast

8:30 a.m. – 10:00 a.m.

Concurrent Sessions – Series VI

- ADA Website Compliance – A Strategic Imperative
- Flood Insurance Regulations – Keeping Up with the Rising Tide
- Telephones, Texts and the TCPA: What You Should Know Before You Call
- TRID: From the Man Who Wrote the Rule

10:00 a.m. – 10:30 a.m.

Refreshment Break

10:30 a.m. – 12:00 p.m.

Concurrent Sessions – Series VII

- ADA Website Compliance – A Strategic Imperative
- Commercial Lending Compliance: The Old, the New and the Unknown
- TRID: From the Man Who Wrote the Rule
- The Military Lending Act Amendments: A Year in Review

12:00 p.m.

Conference Adjourns

PROGRAM AT-A-GLANCE

(Subject to Change)

Tuesday, October 3, 2017

9:30 a.m. – 4:30 p.m.

Registration Open

9:45 a.m. – 10:45 a.m.

Current Challenges in BSA/AML Compliance

Alex Seddio, Anti-Money Laundering Specialists LLC

10:45 a.m. – 11:00 a.m.

Morning Break

11:00 a.m. – 12:00 p.m.

Three Lines of Defense: Integrating Compliance Across the Organization

Cynthia Boehmer, Wolf & Company, P.C.

12:00 p.m. – 1:00 p.m.

Working Lunch Presentation

Presented by Verafin*

1:00 p.m. – 2:30 p.m.

BSA/AML Workshop Part I

2:30 p.m. – 3:00 p.m.

Afternoon Break

3:00 p.m. – 4:30 p.m.

BSA/AML Workshop Part II

4:30 p.m.

Workshop Adjourns

4:30 p.m. – 5:00 p.m.

Refreshment Break

5:00 p.m. – 6:00 p.m.

Opening Keynote: Stress Proof Your Brain

Jenny Evans, PowerHouse Performance

6:00 p.m. – 7:00 p.m.

Welcome Reception

Sponsored by Verafin*

*Endorsed Partner



2017 BSA AML

BANK SECRECY ACT / ANTI MONEY LAUNDERING WORKSHOP

Held in conjunction with the 39th Annual Regulatory Compliance Conference, registered attendees of the BSA workshop are welcome to attend the opening keynote general session and reception held Tuesday evening.

GENERAL INFORMATION

The 2017 BSA/AML Workshop will be held at the Paradise Point Hotel in conjunction with the CBA's 39th Annual Regulatory Compliance Conference. The CBA registration desk will be open at 9:30 a.m. on Tuesday, October 3 and will close once the program adjourns at 4:30 p.m.

Please refer to the Regulatory Compliance Conference portion of this brochure for information including accommodations, travel information, continuing education credits and more. Or you can visit us online at www.calbankers.com/BSA17.

Registration Fees

Early-Bird by September 1, 2017

CBA Member Bank:	\$395	Spouse:	\$175
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Regular After September 1, 2017

CBA Member Bank:	\$595	Non-Member Bank:	\$795
CBA Affiliate Member:	\$995	Spouse:	\$175

Cancellation Policy

Substitutions are allowed, at no additional cost. Written notice is required for all substitutions/cancellations. The full registration fee will be refunded if written notice is received by September 5, 2017, and 50 percent if by September 19. No refunds will be provided after September 19. Registrations made on or after September 19 are not subject to a refund.

SESSIONS AND SPEAKERS

Current Challenges in BSA/AML Compliance

In this session, Alex Seddio, principal and founding member of AMLS, will discuss the current issues that banks need to focus on in order to stay out of trouble in these difficult times.

Alexander Seddio, Principal & Founding Member | Anti-Money Laundering Specialists LLC (AMLS)

Alexander Seddio specializes in providing expert anti-money laundering and counter-terrorist financing regulatory compliance consulting services to the financial services industry. Prior to founding AMLS, he served as director of the Forensic and Litigation Services practice of KPMG, LLP in San Francisco. Seddio began his career as a special agent with the Criminal Investigation Division of the Internal Revenue Service where he became widely recognized as one of the government's leading figures in the effort to combat the laundering of criminal proceeds through the U.S. financial system.

Three Lines of Defense: Integrating Compliance Across the Organization

The changing regulatory landscape has introduced increased focus and heightened expectations for financial institutions around risk management and compliance risk management. Building a strong compliance culture and program starts with strategic planning built with the input from frontline units, compliance units and audit. Look at how an integrated compliance risk management program can work for your bank.

Cynthia Boehmer, Compliance Consultant | Wolf & Company, P.C.

Cynthia Boehmer is a supervisor in the WolfPAC solutions group, where she is responsible for the research, creation and maintenance of the compliance laws and regulations found in the regulatory compliance module of WolfPAC and ensuring their accuracy. Additionally, she serves as a resource to the compliance consultants and aid in product implementation and testing. Her expertise is in facilitating and assisting financial institutions with performing regulatory compliance risk assessments for regulations such as Bank Secrecy Act, TILA and RESPA.

BSA/AML Workshop Part I & II

Over the past year, regulators have continued to actively examine compliance, introduce new and heightened requirements and aggressively pursue enforcement. In 2016, regulators focused on strengthening anti-money laundering protections, and a new BSA/AML rule was announced by the Financial Crimes Enforcement Network (FINCEN). The rule creates new requirements for customer due diligence and identification of beneficial owners – priorities that are likely to be at the top of the examination agenda, as compliance with the new rule becomes mandatory in 2018. Banks will need to be aware of not only the new rule, but also train staff and be prepared to implement changes to their programs to ensure compliance. Come, hear and discuss the "Regulatory Hot Buttons and Best Practices for your BSA Compliance Program" with other bankers and industry experts.

Ruth Razook, Founder & CEO | RLR Management Consulting, Inc.

Ruth Razook is founder and CEO of RLR Management Consulting, Inc. In 1988, she founded RLR to serve community banks primarily in the southern California region. RLR is now a nationwide consulting firm focused on providing high quality consulting assistance to financial institutions in the areas of corporate strategy, organizational analysis, operations and project management, information technology and payments.

Neva McCormick, Senior Associate Consultant | RLR Management Consulting, Inc.

Neva McCormick, a senior associate consultant of RLR Management Consulting, Inc., has more than 24 years of experience in the financial industry in key roles including SVP, CFO, controller, IT manager and operations manager. She has comprehensive experience in financial and managerial accounting, operational and BSA/AML audits and programs, budgeting, financial reporting and analysis, contract negotiation and oversight, IT management, project management and strategic planning.

GENERAL SESSIONS

Stress-Proof Your Brain

We are not just affected mentally and emotionally by stress – it radically alters the chemistry and physical structures of our brains. Stress diminishes our cognitive function while increasing negative emotional states. It makes portions of the brain relating to fear, anxiety and aggression larger and more active. It also kills cells in the brain related to decision-making, focus, attention, memory, learning and our ability to accomplish goals. We literally lose our minds when we're stressed and it keeps us from performing well at our jobs and at home.

Stress-Proof Your Brain will help you understand what happens to your brain and cognitive function during and after stress. This comprehension will help you hone in on how it's affecting your performance, both professionally as well as personally. More importantly, you will learn how to counteract the negative effects as well as boost your brainpower and positive mood states. You will be able to stay focused, make strategic decisions, have sound judgment and not be a victim of anxiety in the face of stress. In the process, you will also improve your energy, fitness, sleep and resiliency.

Jenny Evans, CEO | PowerHouse Performance

Jenny Evans is a speaker, award-winning author and on-air expert on resiliency, stress, confidence and human performance. She is founder and CEO of PowerHouse Performance and author of the award-winning book *The Resiliency rEvolution: Your Stress Solution for Life – 60 Seconds at a Time*. Working with thousands of C-suite executives, leaders and employees worldwide, her dynamic presentations move audiences to define and achieve success in both business and life...all in the face of the unrelenting demands of being a human in the 21st century. Audiences tap into their personal power and confidence, as well as learn how to increase their capacity for stress and to recover from it more quickly and effectively. Clients improve their performance and productivity, all while enhancing their health.

The U.S. and California Economic Outlook

Dr. Anderson will discuss the current national and state economies, and present an overview of 2017.

Dr. Scott Anderson, Chief Economist, Executive Vice President | Bank of the West

Dr. Scott Anderson is a chief economist and executive vice president at Bank of the West. As an experienced economic advisor in the financial services sector, he has consistently been recognized as one of the top economic forecasters in the country by Bloomberg and USA Today. Previously, he was a director and senior economist at Wells Fargo. He has held positions at Moody's Analytics and the International Monetary Fund.

California Legislative Update

This session will review key state actions from the 2017 legislative session and discuss in depth the rules and regulations that will most impact your financial institution.

Kevin Gould, SVP, Director of Government Relations | California Bankers Association

Kevin Gould joined the CBA in 2004, bringing with him more than seven years of legislative experience. Gould serves as one of CBA's registered lobbyists, focusing mainly in the areas of bank operations, commercial lending, residential property lending, construction dispute resolution, wealth asset management and trust issues.

Regulator Panel

An informative discussion with panelists from the OCC, FDIC, FED and DBO that will include an overview of banking conditions in California along with emerging examination concerns.

Moderator: André Smiley

Community Banking Risk Management – Regulatory Programs Team | Wells Fargo Bank, NA

André Smiley has more than 20 years' experience in the banking industry, much of which he has spent in senior compliance roles in a number of different financial institutions. Smiley also has experience managing operational risk management programs, particularly focused on the deployment and management of governance risk and compliance platforms. Currently, he manages a team of compliance professionals responsible for providing regulatory guidance in support of business operations as well as a team that is responsible for managing regulatory compliance examinations and internal audits.

WORKSHOPS

TUESDAY, OCTOBER 3, 2017

Pre-conference workshops will be held on Tuesday afternoon. These two-part sessions are your chance to take a deep dive and explore one topic in-depth, and there is no additional charge to attend.

Basic Deposits A-Z

This course provides a general introduction (or refresher) to the regulations and legal/compliance issues affecting deposit products and bank operations. Regulations to be covered include D, E, CC, DD and P. The legal/compliance issues related to consumer and business deposits include forms of account ownership, account opening CIP and documentation, overdrafts, account fraud, powers of attorney, legal process, death of customer and more. This workshop is divided into two parts with a break in between.

Diane Wemple Baxa, Senior Vice President and Senior Counsel | City National Bank

Diane Wemple Baxa has been an attorney for financial institutions since 1980 and is currently senior vice president and senior counsel with City National Bank in Los Angeles, having joined the legal division in 1985. Baxa handles litigation involving negotiable instruments and other operational issues. She serves as the bank's operations compliance and bank secrecy act attorney. She also provides general operations advice, especially in the areas of legal process, account documentation and bank fraud.

Paul Shimotake, Senior Counsel | Wells Fargo Bank, N.A.

Paul Shimotake is a senior counsel in the law department of Wells Fargo Bank, N.A. His primary areas of practice are: deposit services and products; bank operations; electronic banking; compliance with state and federal laws and regulations relating generally to bank deposits and operations. Shimotake is a longtime member and previous chair of the Regulatory Compliance Committee. He is also a member and past-chair of the State Bar of California, Financial Services Committee and past-chair of the San Francisco Bank Attorneys Association.

Basic Lending Compliance

ECOA? HMDA? FCRA? RESPA? TILA? If you are new to lending compliance, you are likely being overwhelmed with what seems to be an endless list of acronyms (OMG!) This two-part session will spell out and, better yet, explain what these acronyms require stage-by-stage through the lending process. This session will also be a refreshing review for experienced compliance professionals. Loaded with exercises (and fun), this will be an overview you won't want to miss.

Phyllis Scipi, Chief Compliance Officer | Mechanics Bank

Phyllis Scipi joined Mechanics Bank in 2008 and became a compliance officer in 2015. With more than 27 years in the banking industry, Scipi brings a broad depth of experience to the area of compliance with an extensive background in underwriting, secondary marketing and management. Prior to joining Mechanics Bank, she held progressively advancing positions with World Savings, IMX Exchange, Redwood Residential Funding, GMAC, First Nationwide and Citibank.

Stephanie Shea, Attorney | Aldrich & Bonnefin, PLC

Stephanie Shea is an associate with Aldrich & Bonnefin, PLC. As an associate in the firm's consumer practice group, she specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations.

CONCURRENT SESSIONS

WEDNESDAY, OCTOBER 4, 2017

Fintech 101

The panel will provide an update on the rapidly developing fintech industry. What is it? How is it regulated? Friend or foe? And why you should care about fintech.

Deborah Thoren-Peden, Partner | Pillsbury Winthrop Shaw Pittman LLP

Deborah Thoren-Peden is a firm partner and former managing board member at Pillsbury Winthrop Shaw Pittman LLP. She is co-leader of the firm's payments, consumer and retail and cybersecurity teams and leader of the firm's privacy and unclaimed property teams. She has a strong track record of assisting clients on successful launches of new products and services in the payments sector and other industries, including traditional and emerging payments, electronic wallets, mobile payments, digital currency, virtual currency (e.g., bitcoin) and rewards. She advises a spectrum of industries on payments, privacy and cybersecurity laws and regulations. She also advises on responding to requests for information from governmental and law enforcement agencies or otherwise providing information to such agencies. She is an expert on compliance with anti-money laundering laws and economic sanctions overseen by the Office of Foreign Asset Control of the U.S. Department of the Treasury.

Implementing the New Regulation C (HMDA) for 2018

So how's your implementation of "New" Regulation C going? Will you be ready to collect all that wonderful new data beginning January 1, 2018? This session will address the current state of affairs regarding Regulation

C less than three months before the implementation date, including the much-anticipated "clarifications" the CFPB is planning to issue to provide additional guidance on a multitude of issues. The CFPB plans to clarify areas such as collecting GMI, how to treat loans to home builders and other types of temporary financing, and what data should be reported if a lender issues a revised Loan Estimate or corrected Closing Disclosure, and the issues associated with reporting information regarding automated underwriting systems.

Janet Bonnefin, Principal | Aldrich & Bonnefin, PLC

Janet Bonnefin specializes in mortgage and consumer lending regulations, compliance management, fair lending and CRA. She manages Bankers' Compliance Group®, an innovative legal service that the firm provides to approximately 120 California banks, thrifts and credit unions, and serves as the editor of all BCG publications. Bonnefin also serves as an instructor for the ABA Foundational Compliance School, most recently lecturing on FCRA.

Carolyn Fulton, CRCM, VP, Credit Compliance Officer | Exchange Bank

Carolyn Fulton is a vice president and the credit compliance manager for Exchange Bank, a community bank with assets of \$2.2 billion located in Santa Rosa. There she is a member of the risk management team and is primarily responsible for the oversight of the bank's loan compliance program and recommends and implements revisions to loan policy. Fulton received the California Bankers Association's Compliance Professional Award in 2016.

Risk Assessments: Your Risk Management Compass

A well drafted risk assessment enables financial institutions to better identify their significant risks and acts as a compass to guide in the proper deployment of resources. Risk assessments are also a key review item examiners use in their planning and scoping process. This session provides an overview of the primary components that form an effective risk assessment, details alternative methods for compiling risk assessments, and provides practical tips for developing or enhancing risk assessments at your institution. The techniques and best practices highlighted in this session can be useful tools for both compliance and BSA risk assessments.

Steven Arnold, EVP, General Counsel & Chief Risk Officer | Pacific Premier Bank

Steven Arnold is the general counsel and chief risk officer at Pacific Premier Bank. Prior to joining the bank, he was a partner in the financial services group at Manatt, Phelps & Phillips, LLP. He also served as managing counsel at Toyota Financial Services. Arnold started in banking as a new accounts representative and has more than 20 years of experience in the industry. His practice covers all areas of risk management and banking operations, including loan documentation, deposit operations, cash management services, BSA/AML/OFAC, consumer compliance, vendor management, privacy, etc.

Jill Richards, Chief Compliance Officer | Charles Schwab Bank

Jill Richards is responsible for managing the development, implementation, maintenance and administration of Charles Schwab Bank's compliance management program, including advising Schwab management on policies, procedures and controls necessary to comply with federal banking laws, rules and regulations. She began her career with Schwab Bank in 2006 as a director of bank compliance. She has more than 30 years of experience in banking, including experience in retail banking, mortgage lending and internal audit and more than 20 years of experience in bank compliance.

UDAAP Compliance

Sales practices are the extreme sport of UDAAP compliance. Every financial entity engages in some version of sales practices, rendering this issue far-reaching by its very nature. Among the prevailing root causes of this risky issue are long-standing compensation and sales goals used to incent employees. As compliance officers, we must bungee into the danger zone to confront this significant inherent risk. This session will cover some parachutes you'll want to establish to prevent unfair, deceptive and abusive behavior that will help you glide into lowering your bank's residual risk.

Meg Sczyrba, Risk Program Manager – Fair and Responsible Banking | U.S. Bank

Meg Sczyrba oversees U.S. Bank's program for the consumer lending groups. She has previously worked for Wells Fargo, Infosys, PayPal, WaMu, Union Bank of California and as a compliance consultant. She is very involved in the industry and currently chairs the ABA Compliance School Board and the ABA Compliance Magazine Board. She is a former member of the CRCM advisory board and the compliance executive committee. Sczyrba has published several articles on topics ranging from Reg AA / UDAAP to Reg O (she is working on the rest of the alphabet but clearly has a bad case of vowel envy) and wrote the recurring Training Room column in the ABA Bank Compliance Magazine. She is also a frequent speaker at industry compliance conferences and schools and was honored as ABA's 2011 Distinguished Service Award recipient.

Kara Tucker, JD, Enterprise Ethics Office | SunTrust Bank

Kara Tucker brings more than 8 years of cross-industry ethics and compliance experience to her current role as ethics manager at SunTrust Banks, Inc., managing enterprise strategy and governance for the code of the conduct, internal investigations, business practices, and internal event escalation. She also serves as a board member and faculty for the ABA compliance schools, frequently speaking in industry on risk assessment, compliance governance, UDAAP, complaint management, sales practices, and exam and issue management.

THURSDAY, OCTOBER 5, 2017

BSA/AML Culture of Compliance

Compliance officers, what is keeping you up at night? BSA shortcomings have triggered many civil and criminal enforcement actions recently. Compliance deadline for the new Customer Due Diligence regulation is May 2018. Many think they are ready, but we will discuss some intricate details you should include in your program. What about marijuana businesses and other higher-risk businesses? How do you stay in compliance and still be profitable? FinCEN stresses how a culture of compliance may strengthen and improve organizational compliance with BSA/AML obligations. This session will discuss best practices for successfully coping with the new compliance environment.

Maleka Ali, President | Arc-Serv, LLC

Maleka Ali, has 35 years of experience in financial industry including key positions in operations, BSA, risk and product development along with creation of two new banks. She assisted in several mergers, acquisitions and system conversions. Ali is CAMS certified and part of inaugural class for advanced CAMS-audit certification demonstrating advanced skills in auditing. She also assisted more than 750 institutions in model validations, risk assessment, exam remediation, training and how to effectively utilize automated monitoring systems.

Liz Slim, SVP and BSA Officer | Opus Bank

Liz Slim is the SVP and BSA officer at Opus Bank where she manages and oversees the bank's BSA program. She has more than 35 years of banking experience specializing in areas of compliance, operations, fraud, security,

training and risk management. Slim is the founder and co-chair of the ACAMS Southern California Chapter and CAMS certified since 2004.

California Law and Litigation Update

This session will provide an in-depth look at the new bills and cases in California that a bank compliance professional needs to know about.

Leland Chan, SVP, General Counsel | California Bankers Association

Since 2000, Leland Chan has been the general counsel for CBA, after serving for six years as associate counsel. In addition to advising the association on legal matters, he directs the litigation activities for the association, frequently acts as amicus curiae ("friend of the court") in state and federal courts, and, in some cases, files suit on behalf of the industry. He is also responsible for regulatory matters affecting banking, frequently preparing comment letters on regulatory proposals, and analyzing new laws and regulations for CBA members.

Kevin Gould, SVP, Director of State Government Relations | California Bankers Association

Kevin Gould joined the CBA in 2004, bringing with him more than seven years of legislative experience. Gould serves as one of CBA's registered lobbyists, focusing mainly in the areas of bank operations, commercial lending, residential property lending, construction dispute resolution, wealth asset management and trust issues.

Operations Potpourri

The panel will provide an update on important issues that impact banking operations, including a discussion of recent regulatory updates, fiduciary issues, recent court decisions, deposit account control agreements and death of a customer matters.

Patricia Cantu, VP & Managing Senior Counsel | Bank of the West

Patricia Cantu has extensive experience in deposit products and bank operations. She is the managing attorney of the Bank of the West's Omaha, Nebraska legal department. Cantu is a member of CBA's Regulatory Compliance Committee and is a frequent speaker on deposit operations. Her proudest professional accomplishments are the receipt of CBA's 2006 Almon McCallum award and the 2011 Compliance Professional Award.

James Curtis, VP, Senior Counsel | Bank of the West

James Curtis advises clients on retail banking operations and contracts. His contributions to the California banking industry include speaking at the CBA's Regulatory Compliance Conference and Bank Counsel Seminar numerous times, serving as a member of the Regulatory Compliance Committee and twice serving as co-chair of the Regulatory Compliance Conference. Curtis received CBA's in-house banking attorney of the year award in 2015, the Almon McCallum Award, and CBA's Compliance Professional Award in 2006. Curtis is an adjunct professor at the USC Law School, where he teaches courses in banking law and contracts. He also teaches contracts for the UCLA extension paralegal training program. In 2012, he received UCLA's Distinguished Instructor Award.

When Should You Start Planning for Your Next CRA and Fair Lending Exam? How About Now!

Please join two long-time CRA and fair lending industry experts as they provide insights, experiences and advice about CRA and fair lending exam planning. Topics covered include exam prep, exam management,

industry trends and new current areas of supervisory and enforcement focus. The session will be interactive as the speakers will answer your questions and ask the audience to share their own insights and ah-has!

Andrea Mitchell, Partner | Buckley Sandler LLP

Andrea Mitchell, a partner in the Washington, D.C. office of Buckley Sandler LLP, advises financial services clients on a wide range of administrative enforcement and regulatory compliance matters. She focuses her practice on fair and responsible financial services, including matters that involve disparate impact and disparate treatment, unfair, deceptive, or abusive acts and practices (UDAAP), and other unfair, predatory, or anti-discrimination issues. She has been recognized by Chambers USA, Legal 500 and Best Lawyers in America for her financial services regulatory experience.

Ellen Murphy, VP & Principal Advisor, CRA Strategy | Bank of the West

In her role as principal advisor for CRA strategy, Ellen Murphy oversees and implements strategic initiatives including establishing CRA targets, monitoring and reporting on lending performance. Prior to joining the bank, Murphy spent 14 years at Wolters Kluwer as senior consultant and SME in CRA/HMDA. She is a frequent presenter at the CRA & Fair Lending Colloquium and has been a featured speaker at the Chicagoland Compliance Association and the Utah Bankers Association.

New Mortgage Servicing Rules (Mostly for the Small Servicer)

Because the current TILA and RESPA mortgage servicing requirements were not challenging enough, the CFPB issued a final rule broadening (and arguably complicating) many of them. The bulk of the new rules become effective on April 19, 2018. This presentation will focus on the duties that apply to “small servicers,” those who service 5,000 or fewer mortgages for which they are either the original creditor or the assignee. Due diligence obligations when servicing is outsourced to a third party will also be discussed.

Bob Olsen, Principal | Aldrich & Bonnefin, PLC

Bob Olsen is a principal of Aldrich & Bonnefin, PLC. He associated with the firm in January 1996 and became a shareholder in 1999. He heads up the firm’s consumer practice group, specializing in consumer financial regulatory compliance, financial privacy, mortgage lending, fair lending and other regulatory matters. He is a member of the State Bar of California and the Consumer Financial Services Section of the American Bar Association.

“Back to the Future”: Emerging Payment Systems

The panel will explore emerging payment systems and options including the real-time payment system under development by The Clearing House’s member banks. Panelists will cover legal and regulatory issues raised by real-time and other faster payment capabilities, such as the application of existing laws and regulations, evolving regulatory expectations and outstanding policy issues that will need to be resolved.

Ted Kitada, Senior Counsel | Wells Fargo Bank, N.A.

Ted Kitada is a senior company counsel in the law department of Wells Fargo Bank, providing advice and guidance on many payment matters, including primary payment systems (wire transfers, checks, ACH, and prepaid and debit cards); deposit services and products; bank operations; Check 21; image exchange arrangements; mobile banking; electronic banking; unclaimed property; and compliance with a variety of state and federal laws and regulations relating generally to bank deposits and operations.

Stephen Krebs, Vice President and Associate General Counsel | The Clearing House

Stephen Krebs is a vice president and associate general counsel at The Clearing House. He provides legal support for The Clearing House’s ACH and check image exchange services, as well as its new real-time payments system. He also represents The Clearing House’s member institutions in payments advocacy efforts through comment letters and meetings with regulators.

Flood Insurance Regulations – Keeping up with the Rising Tide *(Session Repeats Friday)*

Over the past several years, the contours of the flood insurance rules have experienced significant changes. Both the Biggert Waters Act and the Homeowners Flood Insurance Affordability Act have introduced long sought changes to the way flood insurance will be administered. With change, there are many questions. This session will cover three of the most recent changes to flood insurance regulations: detached structure exemptions coverage, rules for establishing escrow for flood insurance and forced placed insurance clarity is achieved.

James DeFrantz, Principal | Virtual Compliance Management

James DeFrantz is a consumer and real estate lending compliance specialist with more than 30 years of experience. As a senior compliance examiner at the Federal Reserve Bank in San Francisco, an analytical manager at the Office of Thrift Supervision and a commissioned national bank examiner at the Office of the Comptroller of the Currency, his exposures are broad.

Telephones, Texts and the TCPA: What You Should Know Before You Call *(Session Repeats Friday)*

This session will provide an overview of the Telephone Consumer Protection Act (TCPA) and discuss common pitfalls, the latest developments and trends in TCPA litigation, the D.C. Circuit appeal, and potential changes to the TCPA under a newly constituted Federal Communications Commission. It will also provide practical tips on how to comply with the TCPA and minimize risk to your company. With statutory damages of \$500 minimum per call or text and settlements in the millions, you do not want to miss this session. You are encouraged to attend if your company makes outbound telephone calls/texts or hires vendors to make such calls on its behalf.

Christine Reilly, Partner | Manatt, Phelps & Phillips, LLP

Christine Reilly defends companies in consumer class actions, including consumer protection, unfair competition, and false and deceptive advertising. She also represents clients facing investigations and proceedings initiated by federal, state and local regulatory agencies. The chair of Manatt’s Telephone Consumer Protection Act (TCPA) compliance and class action defense group, she defends companies from claims brought under the TCPA. She also regularly counsels clients on compliance with various consumer laws.

The Military Lending Act Amendments: A Year in Review *(Session Repeats Friday)*

The Department of Defense (DoD) amendments to the Military Lending Act (MLA) regulation became effective for most types of consumer credit on October 3, 2016. The amended requirements are set to take effect for credit card accounts in October of 2017 (absent an additional one-year extension at the option of the DoD). Meanwhile, pending legislation would once again amend the MLA. Congress now aims to clarify the scope of the MLA coverage; provide additional cost-of-credit disclosures to covered borrowers; and better inform the

active duty service members and their families of available consumer credit and financial counseling options. This session will include an overview of the requirements that apply to credit extensions covered by the MLA; highlight the ongoing industry concerns with MLA compliance; focus on specific challenges that face the issuers of credit card accounts; and outline the proposed MLA amendment that aims to further broaden the already complex requirements of this developing law.

Tatyana Wentler, Senior Attorney | Wolters Kluwer Financial Services

Tatyana Wentler is a senior attorney at Wolters Kluwer. She has more than 12 years of experience as an attorney in the financial services industry and consults on various aspects of federal and state regulatory compliance with focus on consumer lending. Her focus areas include compliance with Truth in Lending (Regulation Z) and the Military Lending Act requirements, as well as various developing areas of consumer credit regulation, such as small-dollar lending and credit features offered in connection with prepaid accounts.

FRIDAY, OCTOBER 6, 2017

ADA Website Compliance — A Strategic Imperative

Almost one in five consumers depend on web accessibility capabilities and litigation has exploded as courts rule on the application of the WCAG 2.0 (Web Compliance and Accessibility Guidelines). Done properly, a strong accessibility program will serve as a proactive defense against litigation and tap into a marketplace of digitally-savvy, connected consumer advocates for your brand. This session will address the case for accessibility and explore recent court rulings addressing website access. Experts will provide best practices to help your bank comply and practical steps to avoid becoming a target under the ADA.

Lynn Auzenne, Director — Digital Marketing Strategy | First Republic Bank

Lynn Auzenne oversees First Republic's digital marketing strategy, capabilities and intelligence, including the corporate public site and email platforms. Over her 25 years in financial services, she has held management positions at Wells Fargo and Charles Schwab, built a commercial mortgage brokerage, and led business transformation efforts for a variety of financial services entities. Her current focus is digital customer experience strategy, where she strives to develop seamless and intuitive experiences that elevate the brand and resonate with a diversity of audiences.

Martin Orlick, Real Estate Attorney | Jeffer, Mangels, Butler and Mitchell, LLP

Martin Orlick is the chairman of Jeffer, Mangels, Butler and Mitchell, LLP's ADA compliance and defense practice, and a transactional and trial partner in the real estate department of the firm's San Francisco office. He is a member of the American College of Real Estate Lawyers and has defended more than 500 ADA cases for banks, shopping center owners, retailers, hotel owners, restaurants, stadiums, and other commercial businesses.

TRID: From the Man Who Wrote the Rule

Richard Horn, currently in private practice in his own law office, was senior counsel and special advisor at the Consumer Financial Protection Bureau (CFPB) at the time the TILA-RESPA Integrated Disclosures (TRID) rule was formulated. He led the creation of the TRID rule and the design and consumer testing of the TRID disclosures. During this interview-style session, you will learn first-hand how TRID came into being, how it has affected the mortgage industry since implementation, and what issues and challenges surrounding TRID are still of concern two years later. Since Horn "wrote the rule" for TRID, he can provide expert advice on the many questions that have arisen since the rule was implemented and offer specific guidance on how to best manage our way through the challenges.

Richard Horn, Founding Attorney | Richard Horn Legal PLLC

Richard Horn is one of the foremost experts on TRID and other consumer finance laws and regulations. Prior to joining the CFPB, he was a senior attorney at the Federal Deposit Insurance Corporation in the New York regional office. He currently advises depository and non-depository institutions, secondary market investors, due diligence firms, title insurance companies, and technology vendors on all federal and state consumer finance regulatory compliance matters, including RESPA section 8, ability-to-repay/qualified mortgage, loan originator compensation, UDAP, HMDA, fair lending, and TRID. He also conducts staff training on TRID and other laws.

Interviewer: Janet Bonnefin

Janet Bonnefin specializes in mortgage and consumer lending regulations, compliance management, fair lending and CRA. She manages Bankers' Compliance Group®, an innovative legal service that the firm provides to approximately 120 California banks, thrifts and credit unions, and serves as the editor of all BCG publications. Bonnefin also serves as an instructor for the ABA Foundational Compliance School, most recently lecturing on FCRA. She is also a member of the CBA Regulatory Compliance Committee.

Interviewer: Carolyn Fulton

Carolyn Fulton is a vice president and the credit compliance manager for Exchange Bank, a community bank with assets of \$2.2 billion located in Santa Rosa. There she is a member of the risk management team and is primarily responsible for the oversight of the bank's loan compliance program and recommends and implements revisions to loan policy. Fulton received the California Bankers Association's Compliance Professional Award in 2016.

Commercial Lending Compliance: The Old, the New and the Unknown

Commercial lending functions inside financial institutions are dealing with a slew of economic and regulatory uncertainty. How can today's compliance officer get and keep control of it all? The definition of "compliance" has expanded beyond the traditional arenas like flood insurance and spousal signatures, and now encompasses a wide range of risk management and oversight functions. Add to this new consumer compliance rating criteria, and compliance officers are in for an exciting ride in the year ahead. In this session, we'll cover:

- Which regulations affecting commercial lending have changed since last year's session?
- Tips on preparing for rules (such as the new HMDA rules) that take effect in 2018
- How are conditions and the climate in Washington, D.C. helping or hurting commercial lending compliance efforts?
- How will (or should) the new consumer compliance rating system affect commercial lending areas?
- What are the proposed rules that will or could affect commercial loan compliance?
- What is the Unified CMS Model framework? How can it help your institution quickly adapt to rule changes?

Get real-life examples of how competition is shaping the lending landscape, and how the most effective organizations tailor their compliance management programs to respond to ever-increasing compliance demands.

Cyndi Carmichael, CRCM, CAMS, VP, Assistant Risk Manager | Bank of the Sierra

Cyndi Carmichael is the risk manager for Bank of the Sierra, where she leads a 15-person team to support all areas of regulatory risk within the bank. Carmichael has been in banking for more than 35 years in various positions including teller, branch manager, internal auditor, BSA officer and CRA officer. She is a Certified Regulatory Compliance Manager and Certified Anti-Money Laundering Specialist.

Pam Purdue, EVP and Chief Regulatory Officer | Continuity Control

Pam Purdue is the chief regulatory officer and EVP overseeing regulatory operations at Continuity, a CMS and regtech solutions provider. Her team produces the quarterly "RegAdvisor Briefings" series and publishes the Banking Compliance Index™. Over her 25-year career, Purdue's experience includes time spent as a banker, regulator and technologist. This background gives her a unique lens through which to view regulatory challenges. A sought-after speaker, her dynamic style and timely insights bring compliance solutions into clear focus.



SPONSOR/EXHIBITOR INFORMATION

SPONSORS AND EXHIBITORS

CBA would like to thank our current sponsors and exhibitors for their generous contributions to the success of the 39th Annual Regulatory Compliance Conference. At the conference, look for the colored ribbon on their name badges identifying them as a sponsor and/or exhibitor and please take the opportunity to find out how their products and services might benefit your institution now and in the future. You may refer to your program guide for the scheduled breakfasts, refreshment breaks and receptions hosted in the Marketplace.

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Sponsorships and Exhibit Booths Are Still Available

CBA offers a wide selection of opportunities designed to match your exposure needs and your budget.

For a list of available event sponsorships or detailed information on hosting an exhibit booth, please contact:

Rosemary Mignano
Event Sponsor and Exhibitor
Development Coordinator
(916) 438-4435
rmignano@calbankers.com

GENERAL INFORMATION

The 39th Annual Regulatory Compliance Conference will be held at the Paradise Point Resort & Spa. The CBA registration desk will open at 12:00 p.m. on Tuesday, October 3 and will close when the conference adjourns at 12:00 p.m. on Friday, October 6.

Please wear your name badge at all times during the conference.

REGISTRATION FEES

Early-Bird by September 1, 2017

- CBA Member Bank: \$845

Regular after September 1, 2017

- CBA Member Bank: \$1,045
- CBA Affiliate Member: \$1,245
- Non-Member Bank: \$1,495
- Spouse: \$495

CBA'S MOBILE APP

CBA's mobile app is a great way to keep up with the latest CBA news. The app is available for Apple and Android devices in the Apple app store and

on Google Play. Conference details, including a customizable schedule will be available soon. This will be where all conference materials are located for your access.

GROUP DISCOUNT

Three or more attendees from the same organization are eligible to receive \$100 off each registration. To receive the discount, download the form from the CBA website and submit via fax or email.

The discount is not available through the online registration system. Payment must be received before the event start date for all registrations.



CANCELLATION POLICY

Substitutions are allowed, at no additional cost. Written notice is required for all substitutions or cancellations. The full registration fee will be refunded if written notice is received by September 5, 2017, and 50 percent if by September 19. No refunds will be provided after September 19. Registrations made on or after September 19 are not subject to refund.

ACCOMMODATIONS

Paradise Point Resort & Spa
1404 Vacation Road
San Diego, CA 92109
(858) 274-4630

Hotel accommodations can be made by calling the Paradise Point Resort & Spa directly at (858) 274-4630. The CBA rate is \$199*, single or double occupancy, plus taxes and fees (*\$16 resort fee reduced from \$32). Please make your reservations by September 1, 2017.

Rooms are limited and may sell out before this date. Requests after this date will be accepted on a space-available basis at the hotel's prevailing rates.

The resort check-in time is 4:00 p.m. and check-out time is noon.

SPOUSE ATTENDEES

Registration for spouse attendees includes all meal functions and social activities. Spouses are welcome to enjoy the many amenities of the resort.

PARKING

Self-parking is available at the resort. The rate is \$19 overnight.

SAN DIEGO INTERNATIONAL AIRPORT

Most airlines fly into the San Diego International Airport. Consult Expedia, Orbitz or directly with the airline websites for best available flights and fares.

GROUND TRANSPORTATION

The Paradise Resort is roughly a 15-minute drive from the San Diego airport.

To reserve a rental car at the airport, call Budget car rental at (800) 772-3773. For a discounted rate, refer to the CBA ID #U051957. Otherwise UBER does operate in San Diego.

DRESS CODE AND WEATHER

The attire for the conference is business casual. Temperatures range from 78 degrees during the day to 55 degrees at night. The general session rooms can be cold, so bring a sweater or jacket, just in case.

SPECIAL DIETARY AND PHYSICAL REQUIREMENTS

If you have any special dietary or physical requirements, please notify CBA in advance, if possible. Onsite, please stop by the CBA registration desk and we will do our best to accommodate your requests.

COMPLIANCE PROFESSIONAL OF THE YEAR AWARD

The Regulatory Compliance Committee will announce the recipient of the 2017 Compliance Professional award at Thursday's lunch. This award recognizes dedication to excellence, leadership and advancement of the compliance profession and service to the banking industry.

EVENING EVENTS

Please join us for several opportunities to relax, enjoy good food and network with your colleagues in the industry. Our evening events include receptions on Tuesday, Wednesday and Thursday. Exhibitor prize drawings will be held Thursday evening.

CONTINUING EDUCATION CREDITS

Certified Regulatory Compliance Manager (CRCM)
The conference will be approved by the ICB for continuing education credits for the Certified Regulatory Compliance Manager designation. Only members certified by the ICB are required to report ICB credits. For more information, please visit www.aba.com/icbcertifications.

The Association of Certified Anti-Money Laundering Specialist (ACAMS)

The conference will be approved by the Association of Certified Anti-Money Laundering Specialists (ACAMS) for the CAMS designation.

Minimum Continuing Legal Education (MCLE)
This conference will be approved for Minimum Continuing Legal Education (MCLE) credit by the State Bar of California.

REGULATORY COMPLIANCE COMMITTEE

Interested in joining the Regulatory Compliance Committee? Please contact a CBA staff member for more information.

QUESTIONS?

Contact the CBA events department staff:

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