

ProBank Education Services

2025 Regulatory Compliance Conference Spring

Day 1: Deposit Compliance



forv/s
mazars

Monday May 12, 2025

7:30 am - 8:30 am	Breakfast / Registration
8:30 am - 9:15 am	Welcome <i>Mark Dever, AAP, CAMS, Director</i>
9:15 am - 10:15 am	Stay Informed / Deposit Compliance <i>Natalie Straus, CRCM, Director, Mark Burnside, CRCM, Director, & Mark Dever, AAP, CAMS</i> In a regulatory world that is unpredictable, make sure your deposit program is consistent and compliant. This session will address deposit compliance topics such as ACH, Advertising, and your responsibilities under the Fair Credit Reporting Act.
10:15 am - 10:30 am	Break
10:30 am - 11:30 am	Titling Commercial Accounts <i>Natalie Straus, CRCM, Director</i> Commercial deposit accounts require unique considerations. To properly establish a deposit account for the business customer, a financial institution must be familiar with various types of business organizations, key regulatory requirements, and best practices. In this session we will cover: <ul style="list-style-type: none">• FCRA requirements in connection with business accounts;• Definitions for business entities, such as sole proprietorships, corporations, partnerships and limited liability companies;• Beneficial Ownership requirements for legal entity customers• Examples of documents used to verify identity and establish account transaction authority.
11:30 am- 12:00 noon	Regulation CC Updates <i>Natalie Straus, CRCM, Director</i> On May 13, 2024, the Federal Reserve Board and the Consumer Financial Protection Bureau adjusted certain dollar thresholds in Subpart B of Regulation CC. The effective date of the change is July 1, 2025. In this session we will discuss how these changes will impact: <ul style="list-style-type: none">• Certain next-day availability requirements for delayed availability institutions;• Case-by-case hold calculations;• Cash withdrawal limitations;• Large deposit account holds;• Repeatedly overdrawn holds;• New account holds; and• Notice requirements.

(Agenda subject to change pending any regulatory changes, proposals, etc.)

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2025 Regulatory Compliance

Conference Spring

Day 1: Deposit Compliance, Continued



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Monday May 12, 2025, Continued

12:00 noon - 1:00 pm	Lunch
1:00 pm - 3:00 pm	P2P Fraud and Regulation E <i>Natalie Straus, CRCM, Director & Mark Burnside, CRCM, Director</i> Peer-to-peer payment fraud is once again on the rise. These developments underscore the importance to fully understand their Regulation E obligations related to peer-to-peer transfers. In this session, we will review the current error resolution requirements related to peer-to-peer transfers, liability limitations on unauthorized peer-to-peer transfers, and key regulatory FAQs.
3:00 pm - 3:15 pm	Break
3:15 pm - 4:00 pm	Confidently Conquering Challenging Conversations <i>Ginger McCullough, CRCM, Lead Consultant</i> Wouldn't we all love to be able to enter a room for a difficult conversation feeling calm, composed, and ready to tackle the challenge? Picture walking into that room with confidence and strength instead of anxious and uncertain. Whether you're dealing with workplace conflicts, sensitive personal discussions, or high-stakes negotiations, this session will equip you with the tools to navigate these situations effectively.
4:00 pm - 4:15 pm	Closing Comments / Adjourn <i>Mark Dever, AAP, CAMS, Director</i>

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ProBank Education Services

2025 Regulatory Compliance Conference Spring Day 2: AML/CFT/BSA



Tuesday May 13, 2025

7:30 am - 8:30 am	Breakfast / Registration
7:45 am - 8:15 am (Optional - attendance)	Grab your coffee, get comfortable, and join the conversation. Deposit and fraud open forum. <i>Ginger McCullough, CRCM, Lead Consultant</i>
8:30 am - 8:45 am	Welcome / Recap <i>Ginger McCullough, CRCM, Director</i>
9:15 am - 10:15 am	Slow and Steady / AML/CFT/BSA Compliance Updates <i>Mark Dever, AAP, CAMS, Director</i> The rulemaking process can be slow or even stall at times. Organizations that maintain a deliberate pace can make thorough and risk-based enhancements to their programs despite delays. We understand these dynamics and this session will focus on where we are in the regulatory rulemaking process, how you can remain in compliance and prepared for any potential changes.
10:15 am - 10:30 am	Break
10:30 am - 12:00 noon	Bank Fraud & Embezzlement: Lessons From the Trenches <i>Angela Morelock, CPA, CFE, CFF, ABV, Managing Partner, Forvis Mazars US</i> Fraud can wreak havoc on a financial institution's performance, damage its reputation and undermine business objectives. No financial institution is immune from the risks associated with fraud, and financial institutions have some unique and rampant risks for fraud and embezzlement. This session will discuss the symptoms bank management should watch for with a focus on how financial institutions can better protect themselves.
12:00 noon - 1:00 pm	Lunch
1:00 pm - 2:00 pm	SAR – No Longer Just a Coast Guard Function! <i>Mark Dever, AAP, CAMS, Director</i> Suspicious Activity Reporting is where the rubber meets the road in AML/CFT/BSA compliance – everything we do is geared toward identifying and reporting suspicious transactions. The SAR just celebrated its 29th birthday on April 1 and in those 29 years, over 43 million SARs have been filed by the seven different filing groups. This session will review SAR trends, statistical data, and the current focus areas.

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2025 Regulatory Compliance Conference Spring

Day 2: AML/CFT/BSA, Continued



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Tuesday May 13, 2025 , *Continued*

2:00 pm - 3:00 pm	Fraud – No Longer Simple Romance Scams <i>Mark Dever, AAP, CAMS, Director</i> The Federal Trade Commission (FTC) reported that during 2024, consumers filed 6.5 million reports with the agency, 40% indicating actual fraud, with total dollar losses of \$12.5 billion (a 25% increase over 2023). This session will review the latest fraud statistics and identify the current fraud trends that our clients need to alert for and not fall victims.
3:00 pm - 3:15 pm	Break
3:15 pm - 4:00 pm	We Can't All Be Imposters? Can We? <i>Kylee Durbin, CRCM, Lead Consultant</i> Compliance professionals may experience self-doubt and fear being exposed as a fraud. This session will explore ways to identify and overcome those feelings and reinforce your value.
4:00 pm - 4:15 pm	Closing Comments / Adjourn <i>Ginger McCullough, CRCM, Lead Consultant</i>

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2025 Regulatory Compliance Conference Spring Day 3: Lending Compliance



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Wednesday May 14, 2025

7:30 am - 8:30 am	Breakfast / Registration
7:45 am - 8:15 am (Optional - attendance)	<i>On Your Marks, get set, grab your coffee. Join the Marks for an open forum AML/CFT/BSA discussion.</i> <i>Mark Dever, AAP, CAMS, Director & Mark Burnside, CRCM, Director</i>
8:30 am - 8:45 am	Welcome / Recap <i>Mark Burnside, CRCM, Director</i>
9:15 am - 10:15 am	Compliance Conundrum: Lending Updates and Best Practices <i>Ginger McCullough, CRCM, Lead Consultant</i> In today's unpredictable environment, understanding the current state of lending compliance can feel like venturing into uncharted territory. With the landscape constantly shifting, it's essential to stay informed and adaptable. This session will discuss the latest updates and best practices to ensure organizations remain compliant and resilient.
10:15 am - 10:30 am	Break
10:30 am - 11:30 am	TRID Compliance Strategies from Theory to Practice <i>Kylee Durbin, CRCM, Lead Consultant</i> We will discuss the strategies for generating accurate and compliant disclosures, the challenges you may face along with way and best practice recommendations for testing your TRID program.
11:30 am - 12:00 noon	Transform Your Lending Advertising! Guaranteed Compliance!! 100% Success!!! <i>Kylee Durbin, CRCM, Lead Consultant</i> Sounds good, right? But can we make this claim? In this session we will address the importance of presenting information accurately, factually, that is also substantiated and compliant with regulatory expectations. We will revisit advertising requirements, challenges and best practices when promoting your loan products.
12:00 noon - 1:00 pm	Lunch

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Day 3: Lending Compliance, Continued



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Wednesday May 14, 2025, *Continued*

1:00 pm - 3:00 pm

Game of Loans: A Fair Lending Saga

Ginger McCullough, CRCM, Lead Consultant

Mark Burnside, CRCM, Director

In this session, you'll embark on an adventurous journey to master the key principles and practices of fair lending. You'll learn how to navigate the complexities of HMDA, small business data collection, and government monitoring data. You'll uncover powerful strategies to tackle common challenges and ensure compliance with fair lending regulations.

3:00 pm - 3:15 pm

Break

3:15 pm - 4:00 pm

The Art of Selling Compliance

Mark Burnside, CRCM, Director

Compliance is sales. Compliance professionals need to integrate compliance into an organization's culture without the heavy-handed tactics that often lead to resistance. This session will focus on how to use persuasion and influence to shape your compliance culture.

4:00 pm - 4:15 pm

Closing Comments / Adjourn

Mark Burnside, CRCM, Director

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ProBank Education Services

2025 Regulatory Compliance Conference Spring

Day 4: Examination Management



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Thursday May 15, 2025

7:30 am - 8:30 am	Breakfast / Registration
7:45 am - 8:15 am (Optional - attendance)	Grab your coffee and pastries, as we dig into the world of lending compliance. Bon appétit to a great conversation. <i>Kylee Durbin, CRCM, Lead Consultant</i>
8:30 am - 8:45 am	Welcome / Recap <i>Kylee Durbin, CRCM, Lead Consultant</i>
8:45 am - 10:15 am	Fair Banking / UDAAP <i>Mark Burnside, CRCM, Director</i> <i>How do we consider some of the most impactful consumer protections and what are some of the most common concerns?</i>
10:15 am - 10:30 am	Break
10:30 am - 12:00 noon	Regulatory Panel <i>Moderator: Mark Dever, AAP, CAMS, Director & Mark Burnside, CRCM, Director</i> Are you ready to gain insights into the regulatory environment? This is the perfect opportunity to hear directly from your examiners as they share their experiences, challenges and impart compliance best practices.
12:00 noon - 1:00 pm	Lunch
1:00 pm - 2:00 pm	Consulting Panel <i>Moderator: Ginger McCullough, CRCM, Lead Consultant</i> Hear from regulatory compliance auditors and consultants as they share their experiences, latest trends and best practices for improving your compliance programs. Have your questions and concerns addressed in this interactive session.
2:00 pm - 3:00 pm	Compliance Officer Panel <i>Moderator: Kylee Durbin, CRCM, Lead Consultant</i> How do you take all the feedback and guidance and translate it into success? This session will provide actionable items, tips, and techniques to fine-tune your program. Gain unique perspective from those that have day-to-day oversight of compliance programs.
3:00 pm - 3:15 pm	Break

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2025 Regulatory Compliance Conference Spring

*Day 4: Examination Management,
Continued*



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Thursday May 15, 2025, *Continued*

3:15 pm - 4:00 pm

Building Tomorrow's Leaders

*Kylee Durbin, CRCM, Lead Consultant &
Mark Dever, AAP, CAMS, Director*

Compliance roles often require specialized knowledge and skills. Succession planning helps ensure that there is no disruption in compliance functions when key personnel leave or retire.

This session will discuss how you can identify and develop individuals within your organization.

4:00 pm - 4:15 pm

Closing Comments / Adjourn

Kylee Durbin, CRCM, Lead Consultant

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ProBank Education Services

2025 Regulatory Compliance

Conference Spring

Day 5: Proactive Compliance/Closing



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Friday May 16, 2025

7:30 am - 8:30 am	Breakfast / Registration
8:30 am - 8:45 am	Welcome / Recap <i>Natalie Straus, CRCM, Director</i>
9:15 am - 10:15 am	The Future of Compliance <i>Mark Dever, AAP, CAMS, Director, Mark Burnside, CRCM, Director, Natalie Straus, CRCM, Director, Ginger McCullough, CRCM, Lead Consultant, & Kylee Durbin, CRCM, Lead Consultant</i> Join all our talented presenters as they share their expertise on a range of topics and provide insights into the future of compliance. You might also get a sneak peek at our plans for innovation.
10:15 am - 10:30 am	Break
10:30 am - 11:30 am	Proactively Leading through Change <i>Ginger McCullough, CRCM, Lead Consultant</i> In the dynamic banking industry, change is constant—whether it's due to regulatory updates, technological advancements, market fluctuations, or organizational restructuring. Effective leadership during these times is crucial for maintaining stability, driving progress, and ensuring compliance with evolving regulations.
11:30 am - 12:00 noon	Technology and BaaS Discussions <i>Mark Burnside, CRCM, Director</i> <i>What risk or considerations are there in leveraging financial technology relationships to establish Banking as a Service (BaaS)?</i>
12:00 noon - 12:15 pm	What to Tell Your CEO <i>Natalie Straus, CRCM, Director</i>
12:15 - 12:30pm	Closing Comments / Adjourn <i>Natalie Straus, CRCM, Director</i>

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