

Independent Bankers Association of New York State presents

2022

Regulatory Compliance Update For Community Banks



Tuesday, February 8, 2022

8:30 a.m. - 2:30 p.m.

Live Webinar – Via ZOOM

Who Should Attend

- ⇒ Auditors
- ⇒ Compliance
- ⇒ BSA Officers
- ⇒ Risk/Fraud Officers
- ⇒ Inside/Outside Council
- ⇒ Operations Officers

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5.5
CPE CREDITS**

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits.

To receive CPE credits you must be signed into your computer, complete an attestation form and evaluation form. Call-in participants and group viewers will not be awarded CPE credits.

Overview

Compliance is one of the most crucial and consuming issues in the financial industry today. The Regulatory agencies encourage all banks to have a comprehensive and well managed compliance program. Compliance officers are responsible for developing and maintaining a bank wide compliance program that includes monitoring and training.

This regulatory update will offer insight and instruction from regulatory agencies and subject matter experts on developing and maintaining a solid compliance program.

Agenda

8:30 – 8:45 a.m. – **Welcome Remarks & Introduction**

8:45 — 10:15 a.m. — **New Year, Not so New Topics – What are the higher risk issues of 2022**

Gretchen Blystone, CRCM; Lead Expert – Cons Compliance, CRA, Fair Lending, UDAP – Northeast District, OCC

With a new year, there comes new challenges. However, in the universe of all things compliance, there are activities that remain a higher risk issue, even though some of the regulations are over 10 years old. Join us for information and best practices surrounding topics to include Fair Lending practices, new Flood Insurance Q&A, Servicemembers Civil Relief Act, Overdraft Protection, Fintech Partnerships and several others.

10:15 — 10:25 a.m. — **Refreshment Break**

10:25—11:15 a.m. — **Consumer Compliance and Fair Lending Update**

Michael Weiss, Director, Consumer Examination Unit — New York State Department of Financial Services

This session will include a discussion of significant 2021 exam findings and active areas of regulation.

DFS Update – Examination Process, important topics and what we can expect in 2022

based on Covid – 19 pandemic

Yolanda Ford, Deputy Superintendent — New York State Department of Financial Services

11:15—12:05 p.m. — **Business Continuity Management: Principles and Practices for Managing Business Continuity, Including Pandemic Planning**

Dan Cherner, President & CEO, Global Bank Solutions

This presentation will provide an overview of the FFIEC's update of Business Continuity Planning (BCP) to Business Continuity Management (BCM), which adopts an enterprise-wide approach addressing technology, business operations, testing, and communication strategies critical to business continuity. This overview will be indispensable for Compliance Officers, IT administrators, and related personnel!

12:05 – 12:45 p.m. – **Lunch Break**

12:45 – 1:35 p.m. — **Key Regulatory Trends in Fair Lending and Small Business Lending**

Brian Montgomery is Senior Counsel in Pillsbury's Financial Industry Group

Regulators exhibited a renewed focus on fair lending in 2021, and are increasingly focused on fair lending implications in the small business lending market. This program will cover recent enforcement actions by the federal regulators and DFS, including those involving redlining and auto lending; the CFPB's rulemaking under Section 1071 of Dodd-Frank that may impose detailed data collection and reporting obligations on banks with even modest small business lending portfolios; and recent developments with the Community Reinvestment Act, including DFS's continued effort to implement amendments that expand the scope of the New York CRA to cover activities involving minority- and women-owned businesses.

1:35 – 2:25 p.m. — **Vendor Management through the Regulatory Compliance Lens**

Stephen R. King, JD, AMLP, Principal, Wolf & Company

Does your vendor management program address the regulatory compliance concerns during the full life cycle of the vendor relationship? The risks associated with outsourcing processes to third and fourth parties continue to rise. These days a mature program is proactive rather than the classic reactive approach; analyzing regulatory compliance responsibilities that interact with such relationships. Wolf will provide its industry experience to discuss what a mature program looks like, as well as shedding light on what can go wrong if a proactive approach is not taken. We will discuss current higher risk relationships such as fintech, lending and operational vendors. Attendees will leave this session with the knowledge of how an effective vendor management program functions across lines within a bank

2:25 p.m. — **Closing remarks/adjournment**

2022 Regulatory Compliance Registration Form



Complete the form below & mail, email to:

Mail: IBANYS

Email: lindag@ibanys.net

194 Washington Ave., Suite 420
Albany, NY 12210

Registration Deadline:

Wednesday, February 3, 2022

Questions:

Contact: Linda Gregware

lindag@ibanys.net or (518) 436-4646

Bank/Organization: _____

Contact Person: _____ **Email:** _____

Address: _____

City/State/Zip: _____

Phone: _____

Attendee Name & Title

Attendee Email (required)

Payment

My check (made payable to IBANYS) is enclosed

Member: \$95 per person

Charge \$ _____

Non-member: \$135 per person

Visa/Mastercard/AMEX number: _____

Cardholder Name: _____

Expiration Date: _____

Billing Address of Card (if different from above): _____

CVV (3 digits back of card/AMEX 4 digits on front of card): _____