

*Independent Bankers Association of New York State presents*

**2024**

# **Regulatory Compliance Update For Community Banks**



**Tuesday, February 6, 2024**

**9:00 a.m. - 3:15 p.m.**

**Live Webinar – Via ZOOM**

**Who Should Attend**

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

**EARN UP TO  
6.0  
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 registered to attend, signed into your computer, complete an attestation form and evaluation form. Call-in participants and group viewers will not be awarded CPE credits.

# Agenda

- 9:00 – 9:10 a.m. **Welcome Remarks & Introduction**
- 9:10 — 10:00 a.m. **OCC Community Bank Supervision Update**  
**Gretchen Blystone, CRCM, Risk Office for Compliance and BSA/AML; Tracy Velez, Associate Deputy Comptroller – OCC**  
Join Associate Deputy Comptroller Tracy Velez and Risk Officer Gretchen Blystone for a discussion on community bank supervision priorities, emerging trends, and compliance hot topics.
- 10:00 —10:50 a.m. **Regulatory Compliance Change Management: Are You Prepared?**  
**Allison Giancol, J.D., Manager Regulatory Compliance — Wolf & Company**  
Now more than ever, financial institutions must identify and mitigate compliance risks associated with change. Regulatory changes, system conversions, new products and services, and corrective action for audit findings are just a few examples of situations that will frequently impact your organization—and it's critical to have a proper handle on your processes to ensure compliance issues don't arise when these changes occur. During this session, we'll discuss how to adequately react to shifts in your organization, remain compliant in an ever-changing environment and ensure business agility in change management processes.
- 10:50—11:00 a.m. **Refreshment Break**
- 11:00—11:50 a.m. **Presentation by the New York State Department of Financial Services**  
**Samantha Darche, Deputy Superintendent, Consumer Examinations Unit, Consumer Protection & financial Enforcement Division & Raymond Dorado, NYS Department of Financial Services**  
This talk will provide updates on important topics such as New York CRA, and the potential changes necessitated by the new federal CRA, overdraft and NSF fees and the Banking Development District Program.
- 11:50 – 12:30 p.m. **Lunch Break**
- 12:30—1:20 p.m. **So Much Reg E, So Little Time!**  
**Diana Kern, Client Learning Strategist — SHAZAM Network**  
Regulation E spells out a consumer's rights and liabilities along with the responsibilities of financial institutions, yet the language can be complicated. We cut to the chase and outline best practices for resolving errors and simplify the ways to determine the consumer's liability. Learn your responsibilities and how to protect your consumers without suffering needless losses from debit card transactions.
- 1:20 – 2:10 p.m. **FDIC Update**  
**Robert P. Cordeiro, Assistant Regional Director & Steven Slovinski, Assistant Regional Director (Risk Management Supervision) NY Regional Office — FDIC**  
The FDIC will address emerging regulatory issues, hot topics, and takeaways from the bank failures that occurred in 2023. Planned topics for discussion include: current developments in Liquidity monitoring and Interest Rate Risk management, as well as Community Reinvestment Act modernization, fair lending risk of redlining, and rules surrounding small business loan data reporting for all institutions. The presenters will field questions related to both safety and soundness and consumer protection operations.
- 2:10—2:20 p.m. **Refreshment Break**
- 2:20— 3:10 p.m. **Cannabis Banking in New York: The Opportunity Begins Today**  
**Tony Repanich, President & CEO — Shield Compliance**  
New legislation recently passed in New York aims to ease compliance with reporting requirements and make it easier for banks to work with state-licensed cannabis clients. The absence of federal cannabis reform, however, necessitates that bankers have a thorough understanding of examiner and regulatory expectations, making this a critical time for bankers to learn about the cannabis market opportunity and take steps to gain a first-mover advantage.
- 3:10— 3:15 p.m. **Closing remarks/adjournment**

# 2024 Regulatory Compliance Registration Form

2.6.2024



Complete the form below & mail, email to:

**Mail:** IBANYS

**Email:** lindag@ibanys.net

194 Washington Ave., Suite 420  
Albany, NY 12210

**Registration Deadline:**

**Thursday, February 1, 2024**

**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)**

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**Charge \$** \_\_\_\_\_

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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): \_\_\_\_\_