



PROFESSIONAL DEVELOPMENT

SCHOOL OF COMPLIANCE

March 19-21, 2019

8:30 a.m. – 4 p.m.

Pennsylvania Bankers Association

Training Room

3897 N. Front St.

Harrisburg, PA 17110

**PA Bankers has been accepted as a program sponsor by
the Pennsylvania State Board of Accountancy.**

*This program qualifies for approximately 19.5 hours of continuing
education credit.*

Program has been submitted to ABA Professional Certifications for
CRCM Credit approval.

WHO SHOULD ATTEND

Compliance officers, branch managers and individuals responsible for/
involved in deposit and/or loan compliance

SCHOOL OF COMPLIANCE

PROGRAM OVERVIEW

Regulators continue to emphasize the importance of a comprehensive compliance management system supported by a knowledgeable compliance officer and management team. The program focuses on the regulatory issues with the highest risks and incorporates discussion of “real-life” examples and best practices. Detailed manuals, including sample policy language, checklists and customizable tools, will be provided each day.

Day One: Lending

- Lending Policies & Procedures
- Understanding How the Loan Purpose Impacts TRID, HMDA, & URLA
- Flood Compliance – Let’s Ensure It’s Leak Free
- HMDA: Establishing an Efficient and Effective Process
- Reviewing a Consumer Mortgage File: Key Elements
- Mortgage Servicing Rules: What You Need to Know
- Adverse Action Files - How’s the Documentation?
- Loan Advertising and Compliance Involvement
- Regulatory Hot Buttons
- Let’s Plan for Implementing the New URLA
- Monitoring for Lending Compliance

Day Two: Deposits and BSA/AML

- UDAAP: Avoiding Issues Causing Consumer Harm
- Consumer Disclosures: Ensuring Accuracy, Managing Changes, and Explaining to Consumers
- Reg CC: Top 10 Things You Need to Be Aware Of
- Reg E: Error Resolution and Remittance Rule
- Marketing Deposit Products: Key Triggers
- Overdrafts: Meeting Regulatory Expectations
- Beneficial Ownership: Documenting, Updating and Monitoring
- High Risk Customer Monitoring & Due Diligence
- Banking Marijuana Related Businesses
- Identity Theft, Elder Abuse & Account Takeover: Best Practices for Protecting Your Bank & Your Customers
- Electronic Banking: From Websites to Mobile Banking; Balancing Convenience with Compliance
- Regulatory Hot Buttons

Day Three: Establishing a Culture of Compliance

- Establishing an Effective Compliance Management Program
- Compliance Councils: Share the Love
- Enterprise Wide Risk Assessment
- Third Party Risk Management
- Responding to Consumer Complaints
- Root Cause Analysis
- Reporting to the Board-The Big Picture
- Developing a Strong and Effective Training Program
- Exam Management-Before, During and After

Case Study

Each day begins with a case study, which is then revisited after lunch.

REGISTRATION INFORMATION

Members - \$975

Affiliate Members - \$1,075

Non-Members - \$1,462.50

The registration fee includes all seminar sessions, materials, luncheon and breaks. Please submit the enclosed registration form and payment to:

Pennsylvania Bankers Association

Attn: Registrar

3897 N. Front St.

Harrisburg, PA 17110

Tel. (717) 255-6927 • Fax: (717) 233-1477

*You are encouraged to register through our website, www.pabanker.com.

PA Bankers accepts checks, Visa and MasterCard. All credit card payments must be processed through online registration. Please visit www.pabanker.com, click on “Education and Events” and “Calendar,” find the seminar title, and click on “Register Now.”

HOTEL INFORMATION

Participants traveling from out of town may book accommodations at:

- Staybridge Suites: 920 Wildwood Park Drive, Harrisburg, PA 17110; (717) 233-3304
- Hampton Inn & Suites: 30 Capital Drive, Harrisburg, PA 17110; (717) 540-0900

Be sure to ask for PA Bankers’ negotiated rate.

ABOUT THE SPEAKER

Dawn Kincaid began her banking career while attending Ohio State University. She has 16 years of experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Dawn served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. Dawn has served in the roles of compliance, BSA/AML, CRA, privacy and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, and coordinated internal and external audits and exams.



ATTENDEE REGISTRATION FORM/INVOICE

School of Compliance

March 19-21, 2019

PA Bankers Training Room • Harrisburg, Pa.

Please return this form with payment to:

Pennsylvania Bankers Association
Attn: Jill Ametrano, Registrar
3897 N. Front St., Harrisburg, PA 17110
Registrar contact: Tel: (717) 255-6927 • Fax. (717) 233-1477

Attendee: _____ Nickname: _____ M F

Title: _____

Bank/BHC/Firm: _____

Mailing Address: _____

City, State, Zip: _____

Tel.: _____ Cell: _____ Email: _____

Fees (please check one): Payment must accompany registration form.

- Member - \$975
Affiliate Member - \$1,075
Non-Member - \$1,462.50

Method of Payment: PA Bankers accepts checks or Visa and MasterCard. All credit card payments must be processed through online registration. Please visit www.pabanker.com; find the calendar and the event and click on "Register Now." If payment is by check, make payable to Pennsylvania Bankers Association.

Registration: For database purposes, we request only one registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. The association does not send confirmations.

Cancellation Policy: All registrations are subject to a 20-percent cancellation fee. A 50-percent retention of the registration fee applies to cancellation requests 5-10 business days prior to the event date; however, NO refunds will be issued for cancellations made within 5 business days of the event date or for "no-shows." All cancellation requests must be made in writing to PA Bankers. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

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How did you hear about this event? Select one.

- Mailing PA Bankers' email PA Bankers' website
PA Bankers' magazine Co-worker/friend Social media
Other

FOR INTERNAL USE ONLY
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Contact for Questions:

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