

2012 Compliance Management Symposium



*Tools and Techniques For Keeping Your
Regulatory 'Gears' Running Smoothly!*

**Monday thru Wednesday
May 14-16, 2012
The Golden Hotel
800 Eleventh Street
Golden, Colorado**



**CENTER FOR
FINANCIAL
TRAININGSM**

WESTERN STATES

**22.25 ICB-CRCM
CE Credits**

Designed For Experienced Compliance and Risk Management Professionals

The Compliance Officer's job is NOT getting any easier. In fact, there are days when it feels like the sky is falling. Yet as the compliance officer, you must stay on top of new developments and keep your bank's staff up to date. Anything less leaves your bank vulnerable to more scrutiny in a compliance examination and puts the bank's reputation on the line. This year CFTWS is pleased to present a newly designed 'Compliance Management Symposium', replacing our previous Advanced Compliance School. This is your opportunity to learn, clarify, and move beyond the basics. You will confirm your understanding of some issues and improve your understanding of others.

WHY SHOULD YOU ATTEND?

In this NEW Symposium you'll have the chance to interact with your colleagues in the industry through **ROUND-TABLE AND PANEL DISCUSSIONS**, giving you time to discuss **hot topics** and **issues that are important to you!** You'll also walk away with **PRACTICAL TOOLS & CHECKLISTS** to help you streamline your processes and procedures. Critical issues and updates in the Operations, Credit, Social Media and Electronic Data/Technology areas will be covered over a 2½-day period by experts in the industry.



FACULTY OF EXPERTS IN THE INDUSTRY

PREREQUISITE

This Symposium is recommended for individuals with at least 2 years of banking experience, as well as compliance responsibilities, and/or those who have attended a basic compliance school.

Chuck Lewis, CRCM Vice President of Compliance Services for Missouri Bankers Association, was Director for Risk Management Services for RSM McGladrey, Inc. in Kansas City. He also served as President of UMB Consulting Services, Inc., a subsidiary of UMB Financial Corporation. For over 20 years, he was Director of Regulatory Services for UMB. A Certified Regulatory Compliance Manager, Chuck frequently speaks at programs sponsored by the American Bankers Association and numerous state banking associations. In 2004, he received the distinguished service award at the ABA's Regulatory Compliance Conference, which is presented to recognize outstanding leadership, initiative, and accomplishment in banking's regulatory compliance management profession. Chuck has conducted over 100 compliance reviews for banks.

Dennis 'Denny' Deischer, CRCM, Vice President of Educational Services for the Missouri Bankers Association, provides educational training on compliance issues across the nation. Denny has 36 years experience in the financial institution industry. Prior to joining the Missouri Bankers Association, Denny was a manager with KPMG and senior vice president for Barefoot Marrinan and Associates, a compliance consulting firm. Denny's career in the banking industry began in 1973 as a bank examiner with the OCC. Denny is well known as a trainer and speaker on compliance topics throughout the industry.

PROFESSIONAL CREDIT AWARDED

Each Attendee will be given the following:

- 1/4 to 2 CFTWS Credit Hours
- Awarded Institute of Certified Bankers ICB-CRCM Continuing Education Credit
- Awarded Independent Community Bankers of America (ICBA) Continuing Education Credit
- Certificate of Achievement for those attending the Entire Symposium

Kelly Noble has had extensive experience with social media for both personal and business use. With a foundation in networking and traditional marketing to supplement her social tech savvy, Kelly has built her reputation in the marketing industry on referrals and the vast network of professional connections she's worked hard to build and nourish over the years. Kelly has over 4 years experience working in social media marketing and is the owner of Stellar Media Marketing based in Denver, Colorado.

Eric McMillen is the CEO and Chief Security Architect with The McMillen Group, LLC headquartered in Plano, Texas. He has been consulting for the last ten years of his 15-year career. Eric's expertise includes hacker attacks and defenses, the information security industry, and computer privacy issues. He has performed numerous penetration tests, vulnerability assessments, security audits and architecture reviews for clients in financial, accounting, healthcare, and other industries. Prior to forming The McMillen Group, he was a Manager in both the Network Security and Infrastructure practice and the National Information Systems Assurance practice for BDO Seidman, LLP, an international accounting and consulting practice; previously, he was the Chief Technology Officer for an international consulting firm, specializing in the Accounting and Professional Services sector. He is also a Certified Information System Security Professional (CISSP), has published numerous articles, and is often an invited speaker at various industry conferences.

Regulatory Panel will include representatives from the Federal Reserve Bank of Kansas City, Denver Branch; FDIC; OCC; Laura Udis covering the Colorado Uniform Consumer Credit Code, and Fred J. Joseph, Banking and Securities Commissioner with the Colorado Division of Banking.

Register Online at www.CFTWS.org / Education / Schools and Workshops!

Attend the Entire Symposium or only those Modules applicable to Your Training Needs!

MODULE 1—OPERATIONS, UDAP & BSA/AML Facilitated by Chuck Lewis, CRCM

MONDAY, MAY 14 from 8:30am—2:15pm
5.5 ICB-CRCM CE Credits

➤ OPERATIONS/DEPOSIT COMPLIANCE UPDATE

Changes, common citations and proposals impacting the non-lending side of banking will be covered.

➤ UDAP

An update on the addition of “abusive” to the Act, along with examples of regulatory scrutiny will be reviewed. Advertising (including examples), account features and anticipated focus points will also be addressed.

➤ BSA/AML UPDATE

An overview of BSA/AML/CIP/OFAC issues with recent FinCEN proposals and amendments will be covered.

Round Table Discussion: UDAP and You!

- ◆ Internal concerns
- ◆ Communicating UDAP internally
- ◆ Compliance Officer role



MODULE 2—SOCIAL MEDIA Facilitated by Kelly Noble

MONDAY, MAY 14 from 2:30-4:30pm
2.5 ICB-CRCM CE Credits



Practical Tools and Checklists will be provided during each Module!

Social Media has become a force to be reckoned with. Not only has it driven the norm of online interactions and customer service, but customers are demanding companies, including banks to participate in this medium. Because of this demand new regulations and rules are being set into place by FINRA to help protect consumers and guide financial institutions. Although there is still a lot of discussion and regulations being put into place, it has become clear that social media can not to be ignored. It is the new driving factor in the way we communicate with customers and the way we gain exposure for our business.

Kelly Noble, owner of Stellar Media Marketing based in Denver, has had extensive experience with social media for both personal and business use. Kelly will show you the best practices for the top 3 social media networks, teaching you the important steps to take to stand out and be a valuable source for your clients. She will also discuss some of the main points of new FINRA regulations and help shed some light on what constitutes advertisement, sales material and communications.

Please note that Kelly's expertise is in social media best practices. She will not give legal advice about FINRA regulations regarding social media. FINRA is still trying to clarify what to do with social media as it becomes more important for banks to use.

MODULE 3—CREDIT Facilitated by Denny Deischer, CRCM

TUESDAY, MAY 15 from 8:00am—5:30pm
9.75 ICB-CRCM CE Credits

➤ LENDING UPDATE: Dodd-Frank Act (DFA) Impositions and Regulatory Emphasis

Covering significant changes to lending process brought to the industry by Regulatory and Congressional Rules beginning in 2010 to date.

➤ HMDA: Emphasizing Accuracy

Discussing specific accuracy issues resulting in “HMDA Scrubs” and penalties and issues in verification of data during reviews.

➤ HMDA: Anticipating Expansion and Using Data (Whether a Reporter or Not!)

Covering DFA suggested changes to HMDA including anticipated fields for data and how they could force added changes to operations in other areas regarding disclosures. Various concepts of “Using Data” from both the reporting banks perspective and those who don't have to report, but have the data in portfolios will also be addressed.

Round Table/Open Discussion:

- ◆ How Best to Gather Data
- ◆ Managing the Data
- ◆ Monitoring the Data

Utilizing the introduction of a model “HMDA Input Sheet” the attendees will be asked to discuss similar or other means of gathering HMDA data. The necessities of managing the data and specific processes utilized to monitor HMDA data will be solicited and discussed.

➤ FAIR LENDING: Regulatory Emphasis, Reviews, and Risk Assessment

Discussion of Fair Lending as it continues to be a “hot issue” among regulators and addressing various reviews (including analyzing HMDA and HMDA-like data) in the process of performing risk assessments that help in reducing regulatory risk.

➤ HOME LOAN COMPLIANCE PRIORITIES: Lessons from 2011 Examinations

This presentation is designed to hit the hot topics/issues in the home loan lending process as it relates to identified regulatory concerns expressed through examinations and administrative actions.

➤ EXAMINATION MANAGEMENT: Some Things Haven't Changed

Discussion on the tried and true elements of examination management as they apply to the increasing complexities of managing a comprehensive Compliance Program.

Round Table/Panel Discussion – “Small to Large Bank Perspectives”

- ◆ Recent Exam Experiences
- ◆ External Resource Availabilities
- ◆ Training Needs

Three Symposium attendees will be asked to sit on this panel, each given an opportunity to respond with “first-hand experiences” regarding topics listed.



Evening Networking & Vendor Showcase ~ Tuesday, May 15 starting at 5:45pm

For those attending the Entire Symposium, you're invited to attend a complimentary cocktail hour giving you an opportunity to network with fellow attendees and speak with vendors/sponsors (recommended by your colleagues) who may make your job easier!

MODULE 4—BREAKFAST WITH THE REGULATORS 1.0 ICB-CRCM CE Credits

WEDNESDAY, MAY 16 from 8:30-9:45am

Join your colleagues in the industry for Breakfast to hear from Federal Regulators from the Federal Reserve Bank of Kansas City, Denver Branch; FDIC; Fred J. Joseph, Banking and Securities Commissioner with the Colorado Division of Banking and a representative with the Secretary of State's office who will discuss UCCC! The panel of regulators will discuss the top violations as noted in examinations, current hot issues, and areas they are concentrating on in 2012. You'll also have the opportunity to ask questions and discuss issues that are important to you!

You are not required to be enrolled in the Symposium to attend this special Breakfast and discussion! If you are enrolled, this breakfast is included in your tuition.

Those not attending the full Symposium—please register to attend this Breakfast no later than WEDNESDAY, MAY 9th to ensure your seat and meal for this event! Please note the MULTIPLE REGISTRATION DISCOUNT does NOT APPLY to this Module.

MODULE 5—ELECTRONIC DATA/TECHNOLOGY Facilitated by Eric McMillen

WEDNESDAY, MAY 16 from 10:00am—1:00pm
3.5 ICB-CRCM CE Credits

The changing face of technology is bringing with it more and more challenges from additional compliance requirements to increased risk profiles. But even when presented with these new challenges, Banks cannot afford to ignore these new technologies and the impact on our institutions. In this session we will cover five of the most common issues being addressed by institutions currently:

- **MOBILE BANKING:** Types of Mobile Banking and the risks presented by each, points of vulnerability and steps for remediation in Mobile Banking.
- **AUTHENTICATION GUIDELINES FOR INTERNET BANKING:** FFIEC requirements and guidance and how best to meet them.
- **REMOTE DEPOSIT CAPTURE (RDC):** Identifying and mitigating risks of deploying RDC, ongoing RDC risk monitoring, do we audit our customers IT?
- **CLOUD COMPUTING:** What is it, how is it being used, what are the risks, and what is coming next?
- **CURRENT THREATS AND TRENDS IN INFORMATION SECURITY:** The democratization of the Banking Trojan, strategies for addressing emerging threats, and social engineering as a delivery method.

This session will address the concerns that each of these technologies or issues presents to the institution, from both compliance and a risk basis. We will also discuss **"best practices"** and solutions for addressing these concerns. **This session is geared towards both the Bank's Compliance Officer and IT Director, as well as the Systems or Network Administrator that wants to gain a better understanding of the strategic impact of these technologies.** The format of the session is designed to facilitate discussion among the participants and provide practical tools, such as checklists and sample policies, which may be used immediately.

Please note a Special Break will be included in this Module, as NO lunch will be served.

ACCOMMODATIONS

A block of rooms King and Double Queen Rooms has been reserved at the **GOLDEN HOTEL** located in scenic downtown Golden. Reserve your room by **FRIDAY, APRIL 13th** to receive the **DISCOUNTED** rate of \$139.00 per night plus tax, a 30.00 SAVINGS! The availability of the rooms cannot be guaranteed after April 13th, therefore, early reservations are encouraged. To make your reservations under the block titled **CENTER FOR FINANCIAL TRAINING**, please call **303-279-0100**.

DRESS ATTIRE

Casual, comfortable attire is recommended. Remember, meeting room temperatures and personal comfort zones vary widely. It is recommended that you bring a sweater or light jacket.



Your organization's IT Director and Systems or Network Administrator may also find this Module valuable!

Registration Form—Register by April 16th and SAVE up to \$100!

3 Ways to Enroll:



ONLINE
www.CFTWS.org/
**Education/
 School and
 Workshops**



FAX
 303-629-1591



MAIL to CFTWS
 1009 Grant St., #102
 Denver, CO 80203

MULTIPLE REGISTRATION DISCOUNT APPLIES!

SYMPOSIUM: Register One Person to attend the Entire Symposium at the Advertised Tuition (Early or Regular) and Receive a 10% Discount on any Additional Registrants attending the ENTIRE SYMPOSIUM.

MODULE: Register One Person to attend a Specific Module at the Advertised Tuition (Early or Regular) and Receive a 10% Discount on any Additional Registrants for the SAME MODULE.

*Please print or type. You may photocopy this form for additional registrants. **Do NOT use one form for multiple registrants.***

 First & Last Name (please print)

 Professional Title

 E-Mail Address (to confirm registration)

 Business Phone Number

 Organization Name

 Organization Mailing Address

 Registrant's Signature (Required)

Multiple Registration Discount Applies—Additional Registration Form(s) Attached

ENTIRE 2012 COMPLIANCE MANAGEMENT SYMPOSIUM—Monday thru Wednesday, May 14 thru 16, 2012
 Course #N7382A1S12 = \$1,100.00*

I will be attending the Complimentary Evening Networking and Vendor Showcase on Tuesday, May 15th!

MODULE 1: OPERATIONS, UDAP & BSA/AML—
 Monday, May 14 from 8:30am to 2:15pm
 Course #N7383A1S12 = \$350.00*

MODULE 4: BREAKFAST WITH THE REGULATORS—
 Wednesday, May 16 from 8:30am to 9:45am
 Course #N7386A1S12 = \$25.00 (Breakfast Only)
Please register by May 9th to ensure your seat. No refund will be given after this date.

MODULE 2: SOCIAL MEDIA—Monday, May 14 from 2:30 to 4:30pm
 Course #N7387A1S12 = \$150.00 (Break Only)

MODULE 5: ELECTRONIC DATA/TECHNOLOGY—
 Wednesday, May 16 from 10:00am to 1:00pm
 Course #N7385A1S12 = \$200.00 (Break Only)

MODULE 3: CREDIT—Tuesday, May 15 from 8:00am to 5:30pm
 Course #N7384A1S12 = \$475.00*

***TUITION includes Breakfast and Lunch daily.**

PAYMENT OPTIONS

TOTAL AMOUNT DUE \$ _____

PAYMENT OPTIONS: *Bill Organization Check enclosed (payable to CFTWS)

*Authorized Signature for Billing: _____

VISA/MC #: _____ Exp. Date _____

Cardholder's Name: _____

Signature: _____

EARLY REGISTRATION GUIDELINES

Register by April 16th to SAVE \$100 on the Symposium and Modules 1 & 3; \$25.00 on Modules 2 & 5

CANCELLATION POLICY PRIOR TO APRIL 16, 2012

Entire Symposium = \$200.00
 Module 1 & 3 = \$100.00
 Module 2 = \$50.00
 Module 5 = \$50.00

NO REFUNDS WILL BE GIVEN AFTER APRIL 16th, ALTHOUGH A SUBSTITUTE MAY ATTEND.