



VERMONT BANKERS ASSOCIATION, INC.



## 30TH ANNUAL COMPLIANCE CONFERENCE

May 24-25, 2017

Courtyard Marriott  
Grappone Conference Center  
Concord, New Hampshire



The New Hampshire Bankers Association,  
in partnership with the Vermont Bankers Association, Inc.,  
will host our 30th Annual Compliance Conference on  
Wednesday, May 25th and Thursday, May 26th at the  
Courtyard Marriott - Grappone Conference Center located in Concord, NH



VERMONT BANKERS ASSOCIATION, INC.



## 30th Annual Compliance Conference

May 24-25, 2017

Grappone Conference Center, Concord NH



### Preliminary Agenda - Wednesday, May 24

8:30 AM – 9:00 AM **REGISTRATION AND CONTINENTAL BREAKFAST**

9:00 AM – 9:05 AM **WELCOME**  
**Sandy Tracy** - New Hampshire Bankers Association  
*SVP/COO*

9:05 AM – 10:05 AM **SOCIAL MEDIA**  
**Silvia Garcia Maggio** - Compliance Alliance, Inc  
*Senior Associate General Counsel*

10:05 AM – 11:00 AM **A VIEW FROM WASHINGTON**  
**Speaker Invited**  
  
To include an update on Dodd-Frank reform package and status of TRID

11:00 AM – 11:15 AM **MORNING BREAK**

11:15 AM – 12:15 PM **MORTGAGE SERVICING RULES**  
**Silvia Garcia Maggio** - Compliance Alliance, Inc  
*Senior Associate General Counsel*

12:15 PM – 1:00 PM **LUNCHEON AND NETWORKING**

1:00 PM – 1:45 PM **FINANCIAL ELDER ABUSE/EXPLOITATION**  
**Sunny Mulligan Shea** - NH Attorney General's Office  
*Victim Witness Advocate, Elder Abuse and Exploitation Unit*  
  
**Calice Ducey** - NH Attorney General's Office  
*Investigator, Elder Abuse and Exploitation Unit*

This presentation will cover general signs of exploitation and how you should address it to an overview of what they do when they receive a SAR report.

1:45 PM – 2:00 PM **AFTERNOON BREAK**

2:00 PM – 2:45 PM **REG E - PREPAID ACCOUNTS**  
**Silvia Garcia Maggio** - Compliance Alliance, Inc  
*Senior Associate General Counsel*

2:45 PM **ADJOURNMENT - DAY 1**



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### Preliminary Agenda - Thursday, May 25

8:30 AM – 9:00 AM **REGISTRATION AND CONTINENTAL BREAKFAST**

9:00 AM – 9:05 AM **WELCOME**  
**Sandy Tracy** - New Hampshire Bankers Association  
*SVP/COO*

9:05 AM – 10:05 AM **BENEFICIAL OWNERSHIP REQUIREMENTS AND STRATEGIES TO COMPLY**  
**Jeff Sullivan** - M&M Consulting LLC  
*CEO*

The Know Your Customer rules are getting more complicated under the new Beneficial Ownership rule. This session will discuss tactics for complying, how to qualify new customers and what to do with existing customers under the new rule.

10:05 AM – 10:15 AM **MORNING BREAK**

10:15 AM – 11:15 AM **HOW TO PREPARE FOR A FAIR LENDING EXAM**  
**Jeff Sullivan** - M&M Consulting LLC  
*CEO*

Fair Lending is a hot topic in regulatory examinations these days. The use of better data analysis tools has led to more questions about how an institution approaches its Assessment Area and also its Market Area. This session will address the different screens that can be used to analyze the bank's portfolio and the geography in which it operates.

11:15 AM – 12:00 PM **AML MONITORING AND FRAUD DETERRENCE**  
**Sandy Gobin** - NEACH Payments Group  
*AAP, NCP, CAMS, Advisor*

As payment technologies continue to evolve and new fraud and AML trends emerge, it's more important than ever for financial institutions (FIs) to stay one step ahead of the fraudsters. FIs need to understand that AML monitoring must account for new payment applications, as well as dramatic shifts in payment behavior by clients and account holders. This session will focus on how emerging technology, and new rules & regulatory changes should be considered as AML Programs are developed or updated. From Same Day ACH and unique ACH processing relationships to cyber threats and elder abuse, AML Programs are more complex than ever before.



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**Preliminary Agenda - Thursday, May 25 (continued)**

12:00 PM – 12:45 PM      **LUNCHEON**

12:45 PM – 1:30 PM      **MOST COMMON VIOLATIONS**  
**Philip Mireault - FDIC**  
*Compliance Examiner*

A highlight of the conference, the FDIC will speak on the most common compliance violations, as well as a look at early TRID violations.

1:30 PM – 3:00 PM      **THE NEW HMDA RULES**  
**Martha Howell - M&M Consulting LLC**  
*Esq.*

The new HMDA rules are about to kick in. This session will address key topics that banks need to focus on to ensure successful transition to the new rules, and it will include dialogue between banks on the real world challenges that they are facing and the solutions that are being developed in order to be great at the new HMDA.

3:00 PM      **ADJOURNMENT - DAY 2**



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## REGISTRATION FORM

MEMBER ORGANIZATION: \_\_\_\_\_

CONTACT: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

### CONFERENCE FEES:

Full Conference^ \$275\* per Banker/FTC/Associate Member; \$550 per non-member  
 Wednesday only \$150\*\* per Banker/FTC/Associate Member; \$300 per non-member  
 Thursday only \$150\*\* per Banker/FTC/Associate Member; \$300 per non-member

Name (include Nickname)	email	Full Conf	Wed Only	Thurs Only	Reg. Fee
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Total Enclosed					\$

Please register by **Wednesday, May 17, 2017.**

### 3 ways to register:

1. Complete the registration form and mail mail with check payable to NHBA, PO Box 2586, Concord, NH 03302-2586
2. Scan and email your registration to Laurie Naro at [lnaro@nhbankers.com](mailto:lnaro@nhbankers.com)
3. Register online at [www.nhbankers.com](http://www.nhbankers.com) under the Upcoming Events section

NHBA CANCELLATION POLICY: Registrations may be canceled prior to Wednesday, May 17 by notifying the NHBA office at (603) 224-5373. Refunds are subject to a \$50 per person fee. Any cancellations received after May 17 are not refundable but are transferable to another individual from your bank who wishes to attend this conference. All registrations received by fax, email or online are subject to this policy.

^Subject to \$50 administrative fee should you wish to share days with two people.

Due to Omnibus Budget Reconciliation Act of 1993, (\$111\*) (\$56\*\*) is not deductible as a cost of doing business.