



FLORIDA BANKERS ASSOCIATION

**37TH ANNUAL
CONSUMER COMPLIANCE
FORUM**

MARCH 26 – 28, 2024

ORLANDO, FL

Register Online at
www.floridabankers.com



ABOUT THE FORUM

The 37th Annual Consumer Compliance Forum, with a history of 36 years, continues to shed light on the application and enforcement of new rule changes, offering practical solutions. This year's program covers ongoing, current, and pending changes in consumer lending, deposit/operations, risk management, audit, and performance measurement through general and breakout sessions.

Notably, there's an exciting change from previous years: the breakouts now have two tracks instead of three, namely the Beginner Track and the Strategic Track. This intentional approach focuses on highly relevant topics affecting industry and your bank. Additionally, the event features a keynote address from Kathy Kraninger, the new President and CEO of the FBA and Former Director of the CFPB, marking the first time for such a distinguished speaker.

The program fosters peer exchange, offering shared experiences and "lessons learned" from renowned industry experts, including local bankers, subject matter gurus, and regional examiners from supervisory agencies. The 37th Annual Consumer Compliance Forum aims to deliver unparalleled cost-benefit value and is designed for individuals at all levels of experience. It remains the state's best-known and longest-running compliance event.



WHO SHOULD ATTEND

The event is ideal for compliance and regulatory officers, examination liaison personnel, legal and regulatory professionals, audit/review managers, operations specialists, those involved in lending and deposit-related compliance, Fair Lending and CRA officers, and Compliance Committee members. Whether attendees are first-timers or seeking a refresher, tune-up, or "exam-prep," this event is beneficial for all. Join for a valuable and informative experience.

TWO TRAINING TRACKS

With two distinct training tracks, this program provides more value-added cost-benefit than any compliance forum of its kind. Judging by its success over the years, it continues to be among the largest most diverse and wide-ranging. Join your friend and colleagues for the state's best known, and longest running, continuous, statewide compliance educational event.



This forum has applied for 20 CRCM continuing education credits from the ICB.



Registration **Prior to 2/26/24**

FBA Member: \$795.00

Non-Member: \$1,690.00

Registration **After to 2/27/24**

FBA Member: \$845.00

Non-Member: \$1,690.00



HOTEL INFORMATION

Call the hotel and identify yourself with the FBA 37th Annual Consumer Compliance Forum for the **\$154 room rate**.

March 26 – 28, 2024

**The Florida Hotel and Conference Center
8001 S. Orange Blossom Trail, Orlando, FL 32809
Tel.(407) 859-1500 | Reservations: (800) 588-4656**

Be sure to make your reservations before the cut-off date of Wednesday, February 26, 2024. After this date all reservations will be accepted on a space and rate availability. *Lunch will be provided. Appropriate attire is business casual. Please note that meeting rooms tend to be cold.*

WHO SHOULD ATTEND?

The conference is designed for those with various levels of experience both new to compliance and experienced veterans.

CONTACT: Olga Williams

Tel: (850) 701-3501

E: ojwilliams@floridabankers.com

Register Online: www.floridabankers.com





Sponsorship & Exhibitor Information

If you are interested in **exhibiting** at this event, [click here](#) to download a registration with more information.

If you are interested in becoming a **sponsor** at this event, [click here](#) for more information.

Sponsorship Contact:

Brian Hickey

(850) 701-3510

bhickey@floridabankers.com

Primary Facilitator



Kristen Stogniew, Esq., CFE, is a shareholder in the Financial Institutions Advisory Group of Saltmarsh, Cleaveland & Gund. She received her B.S. in Finance, Cum Laude, from the University of South Florida, and her J.D. Cum Laude from Stetson College of Law where she graduated 6th in her class. She has more than 25 years of experience as a trusted advisor on legal, operational, and compliance concerns facing the financial services industry. She is the leader of the firm's Financial Institutions (FI) Practice. In her practice area, a team of dedicated FI consultants provides outsourced and co-sourced services to meet the needs of clients, including loan reviews, internal audits, trust/fiduciary audits, fair lending reviews, BSA independent tests and AML model validations, loan and deposit compliance reviews, interest rate risk/ALM and liquidity reviews, IT and cybersecurity reviews, and other related consulting services.

Kristen served as adjunct faculty and taught the BSA/AML class for Florida State University College of Law's Juris Masters program. She teaches Compliance & Regulatory Environment, and Social Media classes for the Florida School of Banking at the University of Florida, and joined the faculty of the Graduate School of Banking at LSU starting in 2022. She provides one-on-one mentoring and customized training and facilitates various user groups (such as AML monitoring systems, loan origination systems, and Trust Control Council). She often speaks at industry and state banking association schools and conferences.



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SCHEDULE OF EVENTS

TUESDAY | MARCH 26

TIME	EVENT	LOCATION
8:00am – 8:30am	Continental Breakfast in the Tradeshow	Salon 1
8:30am – 9:45am	Opening Remarks Facilitator: Kristen Stogniew, Saltmarsh, Cleveland & Gund Updates from the Capital Hill Mickey Marshall, AVP, Regulatory Counsel ICBA	Salon 2
9:45am - 10:00am	Refreshment Break in the Tradeshow	Salon 1
10:00am – 10:50am	Beginners Track: Introduction to the Compliance Management System & Compliance Committee - Emily Dent, CPA, CRCM, CAMS, CACTS, Partner, Mauldin & Jenkins	Salon 3
	Strategic Track: CFPB rulemaking on Personal Financial Data Rights (1033) - Mickey Marshall, AVP, Regulatory Counsel ICBA	Salon 2
10:50am – 11:00am	Break	
11:00am – 12:00pm	Beginners Track: Deposit Compliance for Beginners - Betsy Glickman, CPA, Senior Manager, Mauldin & Jenkins	Salon 3
	Strategic Track: Flood Insurance – In the Deep End - Penny Sanders, CIA, Crowe LLP - Michael Holley, Managing Director, Crowe LLP	Salon 2
12:00pm – 1:00pm	Lunch	Legacy 2 & 3
1:00pm – 2:00pm	Beginners Track: Tips for Deposit Compliance Monitoring (Reg E, CC, DD) - Bonnie Hubmann, CAFP, CAMS, Sr. Consultant, Saltmarsh, Cleaveland & Gund	Salon 3
	Strategic Track: TPRM from an ERM Perspective - Ginger Devine, SVP/Senior Risk Officer, Citizens First Bank	Salon 2
2:00pm – 3:00pm	Beginners Track: Compliance Officer Basics (Culture, Research, Exams, Board Reports, more) - Susan Rich, GRCP, GRCA, EVP/Chief Compliance Officer, OneFlorida Bank	Salon3
	Strategic Track: Future of Generative AI and AI as a Tool - Sarah Fernandez, AAP, CIPP/US, CRCM, Kaufman & Rossin	Salon 2
3:00pm – 3:15pm	Refreshment Break in the Tradeshow	Salon 1
3:15pm – 3:45pm	FedNow Update (From a Banker) - Monté L. Ward, MSCS, CISSP, CRCM, EVP Bank Operations, Chief Information Officer, Prime Meridian Bank	Salon 2
3:45pm - 4:45pm	1071 Update and Implementation - Michael Holley, Managing Director, Crowe LLP - Penny Sanders, CIA/Compliance Manager, Crowe LLP	Salon 2
5:00pm – 6:00pm	Networking Reception in the Tradeshow	Salon 1

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SCHEDULE OF EVENTS

WEDNESDAY | MARCH 27

TIME	EVENT	LOCATION
8:00am – 8:45am	Big Breakfast & Networking	Legacy 2 & 3
8:45am – 9:45am	Opening Remarks Kristen Stogniew, Esq., CFE, Shareholder, Saltmarsh, Cleveland & Gund Fireside Chat: Kathy Kraninger - President and CEO of the Florida Bankers Association Former Director of the CFPB	Salon 2
9:45am - 10:00am	Refreshment Break in the Tradeshow	Salon 1
10:00am – 11:00am	Beginners Track: Loan Compliance for Beginners - Teri Rader, JM, CRCM, Sr. Consultant, Saltmarsh, Cleaveland & Gund Strategic Track: Reg E vs. VISA/MC Rules and Nacha - Kristen Stogniew Esq., CFE, Shareholder, Saltmarsh, Cleveland & Gund	Salon 3 Salon 2
11:00am – 11:15am	Break	
11:00am – 12:15pm	Beginners Track: Tips for Loan Compliance Monitoring (Reg B, C, X, Z) - Teri Rader, JM, CRCM, Sr. Consultant, Saltmarsh, Cleaveland & Gund Strategic Track: Ask an Attorney: Check Fraud, Safe Deposit Boxes, POAs, Notary, Dormancy, and more - Sarah Pape, Shareholder, ZKS Law	Salon 3 Salon 2
12:15pm – 1:15pm	Lunch	Legacy 2 & 3
1:15pm – 2:15pm	Beginners Track: FCRA (Reporting, Accuracy, Monitoring, more) - Maureen Busch, SVP/Dir. of Compliance and CRA, Bank of Tampa Strategic Track: Overdrafts: What you say vs what you do... Kristen Stogniew, Esq, CFE, Shareholder & Mariana Sawh, CAFP, Sr. Consultant, Saltmarsh, Cleaveland & Gund	Salon 3 Salon 2
2:15pm – 3:15pm	Beginners Track: CRA and Fair Lending For Beginners - Rebecca Hughes, CRCM & Lucy Cruz, Senior Consultant Saltmarsh, Cleaveland & Gund Strategic Track: Common Audit Findings, Cause for Pause & Trends - Emily Dent, CPA, CRCM, CAMS, CACTS, Partner, Mauldin & Jenkins	Salon 3 Salon 2
3:15pm – 3:30pm	Refreshment Break in the Tradeshow	Salon 1
3:30pm – 4:45pm	UDAAP/UDAP: Representment, Junk Fees, and More -Tom Pahl, former CFPB Deputy Director & FTC Acting Director, Bureau of Consumer Protection	Salon 2
5:00pm - 6:00pm	Networking Reception in the Tradeshow	Salon 1

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SCHEDULE OF EVENTS

THURSDAY | MARCH 28

TIME	EVENT	LOCATION
7:45am – 8:30am	Big Breakfast & Networking	Legacy 2 & 3
8:30am – 10:15am	Opening Remarks Facilitator: Kristen Stogniew, Esq. CFE, Saltmarsh, Cleveland & Gund Regulator Panel <ul style="list-style-type: none">- John Henwood, FDIC Senior Compliance Examiner- Sharise Garland, FRB Compliance Examiner- Danny Santivasci, FRB Director of Examinations- Fatima Batie, CFPB Regional Director, Supervision, Southeast Region- Lisa Mifflin, NBE, CRCM, OCC Community Affairs Officer- LaTisha Boyd, OCC Assistant Deputy Comptroller	Salon 2
10:15am – 10:30am	Refreshment Break in the Tradeshow	Salon 1
10:30am – noon	Agencies' Community Development/Economic Inclusion Initiatives <ul style="list-style-type: none">- Rhonda Little, FDIC Community Affairs Specialist- Lisa Mifflin, NBE, CRCM, OCC Community Affairs Officer	Salon 2
Noon	Meeting Adjourned	