

FBA 37th Annual Consumer Compliance Forum

March 26 – 28, 2024 | The Florida Hotel, Orlando, FL

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

FBA 37th Annual Consumer Compliance Forum

March 26 – 28, 2024 | The Florida Hotel, Orlando, FL

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

FBA 37th Annual Consumer Compliance Forum

March 26 – 28, 2024 | The Florida Hotel, Orlando, FL

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	