



I'm A New Compliance Officer: Now What?

Florida Bankers Association 39th Annual Consumer Compliance Conference March 10, 2026



At Saltmarsh, we believe the way to *achieve success is by contributing to the success of others*, which is why we thrive in genuine relationships. Our *passion for people and excellence* is more than a shared value; it's the foundation of our work.

What We Do

Advisory & Consulting | Audit & Assurance | Business Valuation | Client Accounting & Advisory | Employee Benefit Plan Administration | Wealth Management & Financial Planning | IT & Technology Services | Litigation & Dispute Advisory | Tax | Transaction Advisory / M&A | Trust & Estate Planning

Who We Serve

Construction & Real Estate Development | Financial Institutions | Government & Municipalities | Healthcare | High Net Worth Individuals | Hospitality | Manufacturing & Distribution | Nonprofit | Private Equity | Professional Services | Technology



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Your Role in Your Financial Institution

Compliance Management System (CMS)

Board and Management Oversight

- Demonstrating clear and unequivocal expectations about consumer compliance
- Adopting clear policy statements
- **Appointing a Compliance Officer with authority and accountability**
- Allocating resources to compliance functions commensurate with the level and complexity of the institution's operations
- Anticipating and evaluating changes in the institution's operating environment and implementing responses across impacted lines of business
- Identifying compliance risk in the institution's products, services, and other activities, and responding to deficiencies and violations
- Conducting periodic compliance audits; and
- **Providing for recurrent reports by the Compliance Officer to the Board**

Consumer Compliance Program

- Policies and procedures
- Training
- Monitoring and/or Audit
- Consumer complaint response

Source: [II-3 Compliance Management System | FDIC.gov](#)



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Your Role in Your Financial Institution

A Compliance Officer's general responsibilities, regardless of the size or complexity of the institution's operations, include:

Developing compliance policies and procedures;

Training management and employees in consumer protection laws and regulations;

Reviewing policies and procedures for compliance with applicable laws and regulations and the Institution's stated policies and procedures;

Assessing emerging issues or potential liabilities;

Coordinating responses to consumer complaints;

Reporting compliance activities and audit/review findings to the Board; and

Ensuring that corrective actions are implemented in a timely fashion and are effective at preventing recurrence

Source: [II-3 Compliance Management System | FDIC.gov](#)



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Resources



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Florida Bankers Association



CONFERENCES



PEER GROUPS



RESOURCES



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Regional Compliance Associations



Suncoast Bankers Compliance Association

Bimonthly training calls with CRCM credits



Central Florida Compliance Association

Monthly training calls
In person Annual meeting with CRCM credits



South Florida Compliance Association

Bimonthly training calls with CRCM credits



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American Bankers Association

- Conferences
- Peer Groups
- Resources
- Certifications
- Online Training Platform
- Bimonthly ABA Risk and Compliance Magazine



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Independent Community Bankers of America

- Conferences
- Peer Groups
- Resources
- Certifications
- Online Training Platform



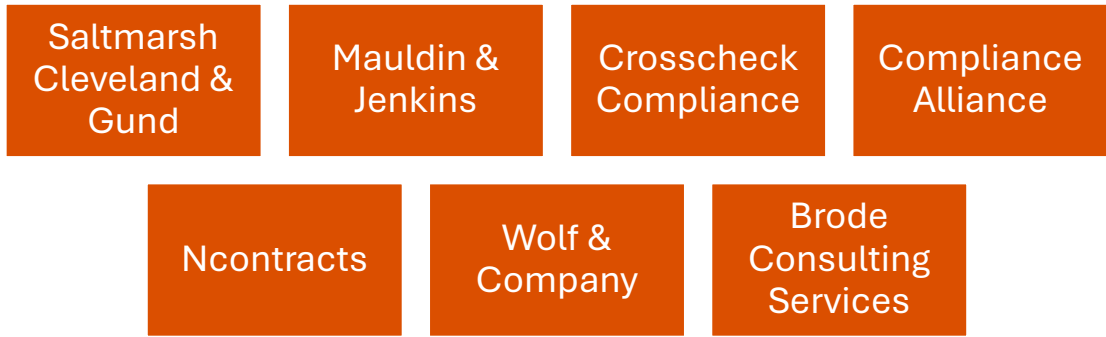
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Online Resources



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Consulting Firms



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Network



FACEBOOK



LINKEDIN



CONFERENCES



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Know your Peers



Core Systems



LOS Users



HMDA
Reporters



BSA Fraud
Platforms



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Regulators

FDIC

OCC

Federal Reserve

CFPB

OFR

Subscribe

Training classes

Enforcement Actions and Complaints

Regulator Panels



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Regulator Resources

FDIC

- Consumer Compliance Manual
- Examination manual
- Financial Institution Letters
- Consent Orders

CFPB

- Interactive Bureau Regulations
- Compliance Guides
- Sample Forms
- Complaint Database
- Consent Orders
- Complaints



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What our inbox looks like

- ACAMS (fraud trends)
- Atlanta Fed
- Ballard Spahr
- Bankers Online
- Banking Dive
- Community Banking Connections
- Consumer Compliance Outlook
- FDIC Subscriptions
- Federal Reserve Board
- FFIEC
- FinCEN
- Florida Bankers Association
- ICBA
- JD Supra
- NAMP-The Mortgage Standard
- NCUA Express
- Office of the Comptroller of the Currency
- Tom Fox (Fox Law)
- Troutman Pepper Locke



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Board Reports

- Be familiar with what is being reported to the Board
- Audit Tracking Report
- Internal/External Audit Reports
- Training



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Best Practices

- Start your day reading emails and/or social media from industry sources. Designate a set time-**do not let emails overwhelm you.**
- Have a routine
- Attend department meetings
- Ask for 5 minutes of compliance at meetings and stick to it
- Be a partner
- Microsoft Office tools
- Review Complaints
- Spend time in each department



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Have a Routine

January	February	March
Daily or Ongoing	Daily or Ongoing	Daily or Ongoing
LE, CD, Adverse Action Review	LE, CD, Adverse Action Review	LE, CD, Adverse Action Review
UDAAP/Reg O Quedrafts	UDAAP/Reg O Quedrafts	UDAAP/Reg O Quedrafts
Complaint Boards	Complaint Boards	Complaint Boards
Monthly	Monthly	Monthly
New Accounts	New Accounts	New Accounts
Training/Marketing	Training/Marketing	Training/Marketing
Social Media & Complaint Review	Social Media & Complaint Review	Social Media & Complaint Review
FL	FL	FL
Loan Review (Regulatory)	Loan Review (Regulatory)	Loan Review (Regulatory)
Report Review	Report Review	Report Review
Closed Acc Review	Closed Acc Review	Closed Acc Review
Management Compliance Meeting	Management Compliance Meeting	Management Compliance Meeting
Quarterly	Quarterly	Quarterly
HMDA Review - N/A		Branch ICR
Reg O Review	Wire Review	Monetary Instrument Review
Audit Committee		
Semi Annually	Semi Annually	Semi Annually
Review Advertising	Official Check review	Medallion Services Review
Employee Review	Reg D Excessive Transactions Review-N/A	Privacy
Annually	Annually	Self Directed Review
FDIC Advertisement/Membership	Submit LAR-n/a	Dormant Accounts
HMDA Scrub-n/a	Update HELOC/mortgage historical example disclosure	Homeownership Counseling Act
LEI Renewal	Review do not call list	Third Party Service Provider Review
Audits	Audits	Annually
Deposit Operations Internal Audit		
Policy Review (Board Review Feb)	Policy Review (Board Review Mar)	Policy Review (Board Review Apr)
HMDA (January)	ESIGN/SCRA	Fair Credit
CRA/Fair Housing	Reg O	
ECOA		
Fair Debt Collection		
Training	Training	Training



Break down your tasks

- Daily Tasks
- Weekly Tasks
- Monthly Tasks
- Audit/Review Schedule
- Policies and Procedures
- Training



Education

Being in compliance, we are lifetime learners.

Compliance Associations

Consulting Firms

Regulators

Ballard Spahr



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Thank You!



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