



**MARCH 10-12, 2026**



**ORLANDO MARRIOTT LAKE MARY,  
FLORIDA**

**39<sup>TH</sup> ANNUAL CONSUMER  
COMPLIANCE CONFERENCE**

**SCHEDULE**

**TUESDAY, MARCH 10th**

TIME	EVENT	LOCATION
8:00am - 8:30am	Registration & Breakfast	Foyer & Ballroom D
8:30am - 9:45am	Opening Remarks: Sarah Oliver - <i>Saltmarsh</i>	Ballroom EF
	Regulatory Updates from Capitol Hill Mickey Marshall - <i>ICBA</i>	
9:45am - 10:00am	Refreshment Break in the Tradeshow sponsored by <b>Mauldin &amp; Jenkins</b>	Ballroom Foyer
<b>WORKSHOPS</b> 10:00am - 11:00 am	<b>BEGINNERS TRACK</b> I'm A New Compliance Officer: Now What? <ul style="list-style-type: none"> <li>Teri Rader - <i>Saltmarsh</i></li> <li>Mariana Sawh - <i>Saltmarsh</i></li> </ul>	Ballroom C
	<b>STRATEGIC TRACK</b> Escrow Essentials: Timely Disclosures & Yearly Analysis Molly Stull - <i>Brode Consulting Services</i>	Ballroom EF
11:00am - 11:10am	Break	
11:10am - 12:10pm	<b>BEGINNERS TRACK</b> Deposit Compliance Basics, PART 1 Emily Dent - <i>Mauldin &amp; Jenkins</i>	Ballroom C
	<b>STRATEGIC TRACK</b> HELOC Compliance Explained: Disclosures, Documentation & Beyond Molly Stull - <i>Brode Consulting Services</i>	Ballroom EF
12:10pm - 1:00pm	Lunch	Ballroom D

1:00pm - 2:00pm	<b>BEGINNERS TRACK</b> <b>Deposit Compliance Basics, PART 2</b> Emily Dent - <i>Mauldin &amp; Jenkins</i>	Ballroom C
	<b>STRATEGIC TRACK</b> <b>FCRA: What's on the Front Burner &amp; What's on the Back</b> <ul style="list-style-type: none"> <li>Stefanie H. Jackman - <i>Troutman Pepper Locke</i></li> <li>Michelle L. Macartney - <i>Bridgeforce</i></li> </ul>	Ballroom EF
2:00pm - 3:00pm	<b>BEGINNERS TRACK</b> <b>Errors, Evidence, and Expectations: A Compliance Guide to Resolution</b> <ul style="list-style-type: none"> <li>Mariana Sawh - <i>Saltmarsh</i></li> <li>Michael Maricelli - <i>Saltmarsh</i></li> </ul>	Ballroom C
	<b>STRATEGIC TRACK</b> <b>FLORIDA: Force-Placing Hazard and Flood Insurance</b> <ul style="list-style-type: none"> <li>Teshale Smith - <i>American Bankers Association</i></li> <li>Kirk Stephens - <i>Steamboat Group</i></li> </ul>	Ballroom EF
3:00pm - 3:30pm	<b>Break in the Tradeshow</b>	Ballroom Foyer
3:30pm - 4:30pm	<b>It's Not Just Cyber, It's Social</b> Mike Burke - <i>SHAZAM</i>	Ballroom EF
4:30pm - 5:30pm	<b>AI in Compliance: Practical Applications and Emerging Risks</b> Meredith Piotti - <i>Wolf &amp; Company</i>	Ballroom EF
5:30pm - 6:30pm	<b>Networking Reception in the Tradeshow – Welcome New Attendees!</b> Sponsored by <a href="#">Wolf &amp; Company</a>	Ballroom Foyer
6:30pm	<b>Dinner on your own</b>	



**WEDNESDAY, MARCH 11th**

<b>TIME</b>	<b>EVENT</b>	<b>LOCATION</b>
7:45am - 8:30am	<b>Breakfast &amp; Networking</b>	<b>Ballroom D</b>
8:30am - 9:30am	<b>Opening Remarks:</b> Sarah Oliver - <i>Saltmarsh</i>	<b>Ballroom EF</b>
	<b>Fireside Chat with Leonard Chanin, Deputy to the Chairman for Consumer Protection and Innovation - FDIC</b> Moderated by Stephanie Lyon - <i>Ncontracts</i>	
9:30am - 9:40 am	<b>Break</b>	
9:40am - 10:50am	<b>CRA: Small &amp; ISB Panel</b> Moderated by Brian Waters - <i>findCRA</i> <ul style="list-style-type: none"> <li>• Danielle York-Garland - <i>Millenium Bank</i></li> <li>• Jeremy Potter - <i>Citizens Bank &amp; Trust</i></li> <li>• Lorraine Faust - <i>Saltmarsh</i></li> </ul>	<b>Ballroom EF</b>
10:50am - 11:00am	<b>Break</b>	
11:00am - 12:15pm	<b><u>BEGINNERS TRACK</u></b> <b>Loan Compliance Basics, PART 1</b> Janet Munns - <i>Cogent Bank</i>	<b>Ballroom C</b>
	<b><u>STRATEGIC TRACK</u></b> <b>Federal TCPA and Florida TCPA</b> Ernest H. "Skip" Kohlmyer, III - <i>Zimmerman, Kiser &amp; Sutcliffe</i>	<b>Ballroom EF</b>
12:15pm - 1:15pm	<b>Lunch</b>	<b>Ballroom D</b>
1:15pm - 2:30pm	<b><u>BEGINNERS TRACK</u></b> <b>Loan Compliance Basics, PART 2</b> Janet Munns - <i>Cogent Bank</i>	<b>Ballroom C</b>
	<b><u>STRATEGIC TRACK</u></b> <b>Best Practices in Processing Subpoenas, Garnishments and Tax Levies</b> Sarah Pape - <i>Zimmerman, Kiser &amp; Sutcliffe</i>	<b>Ballroom EF</b>
2:30pm - 2:40pm	<b>Break</b>	
2:40pm - 3:40pm	<b><u>BEGINNERS TRACK</u></b> <b>Fair Lending Basics</b> Raji Sathappan - <i>Mercadien</i>	<b>Ballroom C</b>

2:40pm - 3:40pm	<b>STRATEGIC TRACK</b> <b>Navigating the Future of Payments &amp; Overdrafts: Trends, Compliance, and Strategic Partnerships</b> <i>Carlin McCrory - Troutman Pepper Locke</i>	Ballroom EF
3:40pm - 4:00pm	<b>Refreshment Break in the Tradeshow sponsored by <a href="#">Mauldin &amp; Jenkins</a></b>	Ballroom Foyer
4:00pm - 5:15pm	<b>Fair Lending Analytics and Benchmarking (No Matter Bank Size)</b> Moderated by Lorraine Faust - <i>Saltmarsh</i> <ul style="list-style-type: none"> <li>• <i>Lea Scott - First Port City Bank</i></li> <li>• <i>Paula Allen - Ameris Bank</i></li> <li>• <i>Jeremy Potter - Citizens Bank &amp; Trust</i></li> </ul>	Ballroom EF
5:15pm	<b>Regular Sessions Day 2, Adjourned</b>	
6:00pm - 7:30pm	<b>Bonus Event: Tool Sharing Workshop with Drinks &amp; Food</b> Moderated by: <i>Jill Morrissey - FineMark Bank &amp; Trust, a division of Commerce Bank</i> <i>Teri Rader - Saltmarsh</i> <b>Food at 6pm, Workshop starting at 6:30pm</b>	Ballroom EF



THURSDAY, MARCH 12th

TIME	EVENT	LOCATION
7:45am - 8:30am	Breakfast & Networking	Ballroom D
8:30am - 10:15am	Opening Remarks: Sarah Oliver - <i>Saltmarsh</i>	Ballroom EF
	<b>Regulatory Panel</b> Moderated by Carolina Otalvaro - <i>Cypress Bank &amp; Trust</i> <ul style="list-style-type: none"> <li>• Lisa Mifflin - OCC</li> <li>• Matias Cerda - FDIC</li> <li>• Danny Santivaschi - FRB</li> </ul>	
10:15am - 10:30am	Break	
10:30am - 10:50am	Sponsor Recognition & Drawings	Ballroom EF
10:50am - 12:00pm	<b>Opportunities and Compliance Risks with Stablecoin</b> Brian Shea, Principal - Wolf & Company	Ballroom EF
12:00pm	Meeting Adjourned	

