

# PROFESSIONAL DEVELOPMENT

## RISK AND COMPLIANCE WORKSHOP

OCTOBER 2-3 | LANSING, MI

Join us in Lansing for this 1.5 day risk and compliance workshop to dig deeper into the risk and compliance issues you care about. You will walk away with a deeper understanding of the regulatory and compliance landscape and the critical issues you need to monitor going forward.

### DAY ONE: CRA

**Noon – 4:00 p.m.**

CRA: Where Are We Now and Where Does It Look Like We Are Heading

CRA Modernization has been discussed for several years now. With the final rule on hold let's take this time to discuss how we can proactively begin to modify our programs and use the updated rule while remaining satisfactory in performance evaluations. We'll discuss understanding the process of the calculations.  
*Ginger McCullough, CRCM*

### SPEAKERS

**Andy Zavoina, CRCM**, began his career in finance and banking in 1981 at a



**Banker's Compliance  
Consulting**

finance company. He landed in a proper bank and spent 21 years in community banking. He managed loan workouts, has been a consumer, commercial and real estate lender, managed those departments and was responsible for compliance management, auditing, and training.

Andy is a nationally recognized speaker at state associations and schools across the U.S. and has served on the faculty of national banking schools. He also taught for BankersOnline teaching webinars and conferences.

Andy is a recipient of the American Bankers Association's Distinguished Service Award for his involvement and accomplishments in the field of regulatory compliance management. He chaired the ABA's Compliance Executive Committee, its Editorial Advisory Board and served in other positions as well. Andy is a graduate of the ABA National Commercial Lending School, National Compliance and National Graduate Compliance School and is a Certified Regulatory Compliance Manager with the Institute of Certified Bankers.

### DAY TWO: RISK AND COMPLIANCE

**8:30 a.m. – 4:00 p.m.**

Topics include:

- EFT Disputes
- Section 1071
- Appraisals - Regulation Z
- Regulation Z Automated Valuation Models
- FDIC Signage
- Fair Lending
- Hot Topics

**American Bankers Association (ABA) Professional Certifications has approved CRA and Compliance workshop 2024 for: 11 CRCM credits. APPROVED  
NON-ABA CE search for training will appear as: Michigan Bankers Association | CRA and Compliance workshop 2024**

**Ginger McCullough, CRCM**, is a Lead Consultant with Forvis Mazars.

Ms. McCullough has extensive experience in consumer protection banking regulatory compliance, including the application of. She began her career with a mid-size institution where she gained valuable experience working through various functions of the bank. During her nearly 20-year career she developed a keen ability to effectively decipher and implement complex and rapidly changing regulations. Serving as the bank's Compliance Officer she built and implemented a highly effective compliance risk management program that created operational efficiencies while ensuring adherence to consumer protection laws.



Most recently, Ms. McCullough worked as Director of Operations and Managing Consultant where she provided hands on training, compliance auditing services, and a commonsense risk-based perspective to her clients.

Ms. McCullough is a Certified Regulatory Compliance Manager (CRCM).

# IT'S EASY TO REGISTER!

michigan.bank | (517) 485-3600 | Michigan Bankers Association  
Return form to: mbaregistrations @ michigan.bank

QUESTIONS: Contact *Stephanie Fisher*, [sfisher@michigan.bank](mailto:sfisher@michigan.bank).

## PRICING

**INDIVIDUAL RATE**  
**\$395**

**LOCATION**  
MICHIGAN BANKERS ASSOCIATION  
507 S. GRAND AVE  
LANSING, MI 48933

**# OF ATTENDEES:** \_\_\_\_\_  
**TOTAL:** \_\_\_\_\_

## ATTENDEE INFORMATION

### ATTENDEE #1

NAME: \_\_\_\_\_  
TITLE: \_\_\_\_\_  
BANK: \_\_\_\_\_  
EMAIL: \_\_\_\_\_  
*Required for confirmation*

### ATTENDEE #2

NAME: \_\_\_\_\_  
TITLE: \_\_\_\_\_  
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EMAIL: \_\_\_\_\_  
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### ACCOMMODATIONS

#### COURTYARD BY MARRIOTT, LANSING

2710 LAKE LANSING ROAD (LOCATED JUST OFF OF 127)  
LANSING, MI 48912  
(517) 482-0500

ASK FOR THE MICHIGAN BANKERS ASSOCIATION  
CORPORATE RATE

#### COURTYARD LANSING DOWNTOWN

600 E MICHIGAN AVE, LANSING, MI 48912  
(517) 367-6677  
ASK FOR THE MICHIGAN BANKERS ASSOCIATION  
CORPORATE RATE

Please share any dietary restrictions that require special accommodations.

### ATTENDEE #3

NAME: \_\_\_\_\_  
TITLE: \_\_\_\_\_  
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### ATTENDEE #4

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## METHOD OF PAYMENT

**ACH** (please contact us at [mbaregistrations@michigan.bank](mailto:mbaregistrations@michigan.bank) if you'd like to pay by ACH)

### **CREDIT CARD**

Name on Card: \_\_\_\_\_  
Card Number: \_\_\_\_\_  
Exp. \_\_\_\_\_ CSC: \_\_\_\_\_  
Signature: \_\_\_\_\_

**CHECKS:** Make payable to: Michigan Bankers Association

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