



Community Bank Regulatory Compliance Conference



EARN UP TO 7 CPE CREDITS!

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits.

March 20, 2018

Hilton Garden Inn
Rochester/Pittsford
800 Pittsford Victor
Pittsford, NY 14534

March 21, 2018

Hilton Garden Inn Troy
235 Hoosick Street
Troy, NY 12180

**Co-Sponsored
By:**



Overview

In today's business and banking environment, New York community banks face a growing number of challenges that impact both day-to-day operations and long-term strategic planning. Among the most daunting is how to cope with the ever-increasing demands and burden of regulatory compliance. This can drain your bank's resources, alter your ability to focus on business development and lending and restrict your ability to serve your customers and communities.

IBANYS' Regional Compliance Conferences will provide an opportunity to hear directly from federal and state regulators about their chief concerns and "hot button" issues, their perspective on such topics as CRA, BSA, Fair Lending, HMDA and TRID. Of equal importance – these forums will allow you to share your concerns, questions and suggestions with the regulators from the OCC and NYS DFS. We'll also hear from top-notch industry and legal experts on the key compliance issues of the day.

Additionally, the conferences will feature a special Peer Bankers Panel Discussion on "How Banks Accomplish Regulatory Change Management" – an opportunity to listen to, and dialogue with, community bankers from around New York State on their approach to this important challenge.

The content is both timely and informative, the presenters bring real expertise and accountability, and the locations are convenient to meet the busy demands of your schedule. We hope your bank will join us for these important sessions.

Who Should Attend?

- ⇒ **CEO'S**
- ⇒ **Compliance Officers**
- ⇒ **BSA Officers**
- ⇒ **Sr. Lending Officers**
- ⇒ **Inside/Outside Counsel**
- ⇒ **Employees with lending responsibilities**
- ⇒ **Employees with risk management responsibilities**



Compliance Agenda

8:30– 9:00 am	Registration and Continental Breakfast
9:00– 9:05 am	Introduction by John Witkowski, President & CEO
9:05– 10:00 am	<p>2017 Top Violations and 2018 Hot Issues</p> <p><i>Yolanda Ford, Deputy Superintendent & Michael Weiss, Director of Fair Lending & Consumer Compliance Department of Financial Services (DFS)</i></p> <p><i>Ronald Castrichini, National Bank Examiner (Rochester)</i></p> <p><i>Deborah Herrmann, Syracuse Field Office (Troy), Office of the Comptroller of the Currency (OCC)-</i></p> <p>DFS and the OCC will provide an update on the hot topics and what to look for in 2018 as it relates to NYS and federal regulations. Each agency will provide an overview based on the changes at the state and federal level.</p>
10:00– 10:30am	<p>Safety & Soundness Issues</p> <p><i>Yolanda Ford, Deputy Superintendent, DFS</i></p> <p>The session will focus on risk strategies, corporate governance and vendor management issues.</p>
10:30– 10:45am	Refreshment Break
10:45– 12:00pm	<p>Fair Lending and HMDA</p> <p><i>Michael Weiss, Director of Fair Lending & Consumer Compliance, DFS</i></p> <p>This session will discuss HMDA changes, fair lending issues and fair lending risk management.</p>
12:00– 12:45pm	Lunch
12:45– 1:35pm	<p>Update on CRA– What To Look For in 2018</p> <p><i>Ronald Castrichini, National Bank Examiner, OCC (Rochester)</i></p> <p><i>Deborah Herrmann, Syracuse Field Office (Troy), OCC</i></p> <p>OCC will discuss CRA compliance issues, highlighting intermediate small bank and large bank nuances.</p>
1:35– 2:25 pm	<p>BSA Beneficial Ownership</p> <p><i>Erica Torres, Principle-Regulatory Compliance Service Group, Wolf & Company P.C.</i></p> <p>Erica will discuss the new Beneficial Ownership Rule and 5th pillar concepts.</p>
2:25– 2:35pm	Refreshment Break
2:35– 3:35 pm	<p>Panel Discussion: Community Bank CMS Structure and Regulatory Change</p> <p><i>Moderated by Stephen King, JD, AMLP, Director of the Regulatory Compliance Group, Wolf & Company P.C.</i></p> <p>Rochester Panel: Richard Johnson– Bank of Akron, Bethany Bowers– Five Star Bank, Rhonda Hutchins– Pathfinder Bank</p> <p>Albany Panel: Laura Mazzara– Pioneer Bank, Cindi Siatkowski– First National Bank of Scotia, Allyson Webster– Kinderhook Bank</p> <p>Bankers will discuss how their institutes deal with practical issues such as structure, reporting and regulatory change environment.</p>
3:35– 4:00pm	<p>Meeting Takeaways</p> <p><i>Erica Torres, Principle– Regulatory Compliance Service Group, Wolf & Company P.C.</i></p> <p>Erica will highlight key take aways from today's presentations.</p>
4:00– 4:15pm	Closing Remarks by John Witkowski, President & CEO

Community Bank Regulatory Compliance Conference Registration Form



Complete the form below and mail, fax or email to:

Mail: IBANYS

19 Dove Street, Suite 101

Albany, NY 12210

Fax: (518) 436-4648

Email: lindag@ibanys.net

Registration Deadline: Wednesday, March 15, 2018

****No refunds will be given after this date**

Questions:

Contact: Linda Gregware

lindag@ibanys.net or (518) 436-4646

Please Check One:

☐

Date: Tuesday, March 20, 2018

Location: Hilton Garden Inn Rochester/Pittsford

800 Pittsford Victor

Pittsford, NY 14534

☐

Date: Wednesday, March 21, 2018

Location: Hilton Garden Inn Troy

235 Hoosick Street,

Troy, NY 12180

Bank/Organization: _____

Address: _____

City/State/Zip: _____

Phone:: _____

Fax: _____

Attendee Name: _____

Title: _____

Email: _____

Attendee Name: _____

Title: _____

Email: _____

Attendee Name: _____

Title: _____

Email: _____

Payment

☐ **My check (made payable to IBANYS) is enclosed**

☐ **Member:** \$275 per person

☐ **Charge**

☐ **Non-Member:** \$325 per person

Visa/Mastercard/AMEX number: _____

Cardholder Name: _____

Expiration Date: _____

Billing Address of Card (if different from above): _____

CVV (3 digits back of card/AMEX 4 digits on front of card): _____