



NORTH DAKOTA
Bankers
ASSOCIATION

May 6–10, 2019

Courtyard by Marriott | Bismarck, ND

NDBA
COMPLIANCE



SCHOOL



NDBA Compliance School

With so much up in the air in this regulatory environment, one thing that remains constant is the need for a strong commitment to compliance. Therefore, a strong understanding of the continually shifting landscape is essential.

More regulations? Fewer regulations? You and your compliance staff can handle it with this program geared towards compliance

Navigating through a world of regulations.

professionals including those who may run their compliance program alone and/or wear many hats.

This comprehensive five-day school will cover lending, deposits, operations and BSA topics to give a well-rounded view of the compliance landscape. Attendees will have extensive opportunities to network and discuss common issues with their banking peers.

Module 1: Lending Compliance

May 6 & 7

Day One: Monday, May 6

8:00 – 8:30 a.m. Registration & Breakfast
8:30 a.m. – 5:00 p.m. Class
6:00 p.m. Dinner & Networking Event

Day Two: Tuesday, May 7

7:30 – 8:00 a.m. Breakfast
8:00 a.m. – 4:30 p.m. Class

Lending Topics

- TRID
- Regulation Z Non-Real Estate Consumer Lending
- RESPA Mortgage Servicing and Escrow
- SAFE Act
- Regulation Z Loan Officer Requirements
- Flood
- CRA
- Fair Lending
- Regulation B
- Appraisals
- Consumer Protection in Sales of Insurance
- FCRA-FACT Act
- Lending to Servicemembers
- Regulation O
- Lenders Lending Rules
- HMDA

Module 2: Operations/ Deposit Compliance

with Hot Topics & Regulatory Panel – May 8, 9 & 10

Day Three: Wednesday, May 8

8:00 – 8:30 a.m. Registration & Breakfast
8:30 a.m. – 5:00 p.m. Class

Day Four: Thursday, May 9

7:30 – 8:00 a.m. Breakfast
8:00 a.m. – 4:30 p.m. Class

Operations/Deposit Topics

- Regulation DD
- Regulation D
- Regulation E
- E-Sign
- Regulation CC
- Bank Protection Act
- Privacy
- BSA/AML
- Financial Exploitation of the Elderly
- Advertising
- ADA Compliance
- UDAAP
- Required & Recommended Signage
- Consumer Complaint Management
- Compliance Management System

Day Five: Friday, May 10

7:30 – 8:00 a.m. Breakfast
8:00 – 11:30 a.m. Class
11:30 a.m. Adjourn

- NDBA Compliance Law Update with NDBA General Counsel Tracy Kennedy
- 2019 Hot Topics
- Regulatory Panel

Optional Dinner & Networking Event

Monday night, join members of the NDBA Compliance Peer Group for dinner at a Bismarck restaurant.

Lunch will be provided Monday-Thursday.
Breaks are scheduled throughout the day.

Objectives

The NDBA Compliance School will provide students with the knowledge and understanding of laws and regulations that impact lending practices, deposit functions, marketing and management by:

- Developing an understanding of federal laws and regulations.
- Developing basic management skills and effective techniques for compliance administration.
- Providing instruction designed to supplement in-bank training programs and benefit students through exposure to the experience and knowledge of other students.

Audience

Compliance officers, internal audit staff, and any employee who assists with compliance management, monitoring, audit, review or training.

Compliance Alliance

Founded in 2011, Compliance Alliance is the only banking industry compliance resource that is owned, operated, and managed by State Bankers Associations. Based on the needs of community bankers, Compliance Alliance provides its members an all-inclusive set of bank compliance tools and services that help them stay up-to-date with consumer and regulatory requirements.

The Compliance Alliance team consists of former regulators, attorneys, and compliance specialists. Each expert on the hotline and product development teams began their careers in banks working on regulatory issues. They share a passion for and expertise in banking and compliance. As a result, Compliance Alliance understands your needs and can offer detailed expertise to help tackle your most difficult compliance issues and questions.



Register for a module or the entire school!



Darlia Fogarty

Director of Compliance & COO
Compliance Alliance

Darlia Fogarty brings a wealth of knowledge and practical experience to banks as well as the Compliance Alliance (C/A) team. After 12 years as a commissioned national bank examiner with the OCC, Darlia developed an expertise in compliance while administering examinations in banks of all sizes. She contributed as a member of the retail credit team with a compliance designation. Darlia also has 10 years of experience as a compliance officer/auditor and four years as a compliance/audit consultant. She oversees the creation of C/A tools and resources while also fielding questions from a wide range of regulatory and compliance issues faced by banks of all sizes.



Silvia Garcia Maggio

CRCM, Deputy General Counsel
Compliance Alliance

Silvia Garcia Maggio, CRCM, serves as deputy general counsel for Compliance Alliance. After graduating from The University of Texas School of Law in 2011, Silvia began her career in real property and foreclosure law. Silvia worked on the OCC independent foreclosure audit and in compliance for enterprise risk management at a national mortgage servicer, gaining a multitude of experience dealing with multi-state and federal banking regulations. Silvia started with Compliance Alliance in March of 2014. She heads the education department and gives presentations nationwide.



MEMBER REGISTRATION	REGISTRATION BY APRIL 12	REGISTER AFTER APRIL 12
Entire School	\$945	\$995
Module 1: Lending (May 6 & 7)	\$455	\$495
Module 2: Operations/ Deposit Compliance with Hot Topics & Regulatory Panel (May 8, 9 & 10)	\$555	\$595
Hot Topics & Regulatory Panel <u>Only</u> (May 10)	\$95	\$125

Hotel Information



A block of rooms has been reserved at the Courtyard by Marriott. **Deadline: April 8.** Please call the hotel directly and ask for the North Dakota Bankers Association room block.

Courtyard by Marriott

3319 N 14th Street, Bismarck ND

Phone: 701.223.6667

Room rate: \$139



Tuition and Registration

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Refund Policy

Refund less \$50 will be made if requested one week prior to school. No refunds after that date except for special circumstances. If you are unable to attend, substitution by another bank employee is encouraged.

Tax Disclaimer

The cost of meals included in the registration fees is \$32.00 per person, per day. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274 (n) of the Internal Revenue Code.

Attire

Business casual or casual wear is recommended for all sessions. Meeting room temperatures and personal comfort zones vary widely. It is recommended that you bring a sweater or jacket to the school.

Compliance School Certificate

Those attending the entire school will receive a school certificate. This requires attendance at all sessions and completion of all assignments that may be required by the faculty.



NORTH DAKOTA
Bankers
ASSOCIATION

NDBA
PO Box 1438
Bismarck ND 58502-1438
Phone: 701-223-5303
www.ndba.com

Questions? Contact NDBA SVP of Education
Dorothy Lick at 701.223.5303 or email dorothy@ndba.com.

NDBA COMPLIANCE



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May 6–10, 2019

Courtyard by Marriott | Bismarck, ND

REGISTRATION

Organization Information

Bank/Company _____ Phone _____

Address _____

City _____ State _____ Zip _____

Registrants

Registrant 1 _____

Branch Location _____

Email _____

- Entire School
- Module 1: Lending Compliance (May 6-7)
- Module 2: Operations/ Deposit Compliance with Hot Topics & Regulatory Panel (May 8-10)
- Hot Topics & Regulatory Panel Only (May 10)

Registrant 2 _____

Branch Location _____

Email _____

- Entire School
- Module 1: Lending Compliance (May 6-7)
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- Hot Topics & Regulatory Panel Only (May 10)

Registrant 3 _____

Branch Location _____

Email _____

- Entire School
- Module 1: Lending Compliance (May 6-7)
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- Hot Topics & Regulatory Panel Only (May 10)

Compliance Workshop Certificate

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- Please send an invoice. Check enclosed.
- I'd like to pay by credit card. *Please contact me.*

TOTAL AMOUNT DUE

PRINT FORM

EMAIL FORM

Mail this form with payment to:
North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502-1438