

Monday, April 3, 2017

2:45PM - 3:50PM

Risk

Grapevine 5-6

Regulatory Panel: Risk Management

Hear policy makers from Washington, D.C. discuss hot issues facing the risk management industry including AML/BSA, heightened standards and self-identification. Regulators from the OCC and FDIC answer your questions about sales practices, top priorities and emerging risk.

Speaker(s):

Michael Benardo, *Chief of the Cyber Fraud and Financial Crimes, Division of Risk Management Supervision, Federal Deposit Insurance Corporation*

Edward Dwyer, *Chief Risk Officer, Community Banking and Branch Delivery, U.S. Bank*

Eric Gott, *Governance and Operational Risk Team Lead, Office of the Comptroller of the Currency*

4:00PM - 5:00PM

CFPB, Risk

Grapevine 5-6

Complaint Database: How to Manage Processes and Identify Enterprise Risks

Complaints – all banks get them, but what are best practices to respond and manage risks? This session will explore how to best to internally handle, categorize, and respond to consumer complaints. You will also learn how to spot complaint trends and manage enterprise risk using complaint data.

Speaker(s):

Joseph Rodriguez, *Partner, Davis Wright Tremaine LLP*

Scott Steckel, *Stakeholder Engagement Program Manager, Office of Consumer Response, Consumer Financial Protection Bureau*

Tuesday, April 4, 2017

9:55AM - 10:55AM

Risk

Grapevine 5-6

Risk Framework: Not as Easy as 1, 2, 3

Building out the best risk framework for your bank is not always easy in this constantly changing industry. Neither is keeping up with the heightened standards and regulatory requirements. In this session, bankers in the first, second, and third line of defense discuss strong frameworks and best practices.

Speaker(s):

Anne Kerttula, *Executive Director*, Ernst & Young

Ricardo Serrano, *Chief Credit Risk Officer - Retail Banking*, BBVA Compass

Dan VanSciver, *Senior Vice President & Chief Audit Officer*, Sallie Mae

Seth Waller, *Executive Vice President & Chief Credit Officer*, EverBank

11:25AM - 12:25PM

Risk

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Managing Third Party Relationships

Join experts as they discuss the challenges in managing third parties, including developing robust and effective CMS to build compliance management systems. Hear a front-line perspective from a seasoned banker share the responsibility of the bank when managing third party relationships. Listen to a consultant share case studies on best practices in this ever-changing regulatory environment and gain insight on the expectations of the regulators.

Speaker(s):

Eric Ferri, *Director*, Promontory Financial Group

David Mehrle, *Senior Vice President, Segment Risk Officer*, Huntington Bank

Matthew Ondus, *Director*, Promontory Financial Services

1:30PM - 2:30PM

Auto Finance,Risk

Fort Worth 5-7

Economic Showdown: The Road Ahead for Autos

In 2017 and beyond, the number of vehicles entering the wholesale market will grow significantly. There also will be big changes in the makes and models, the sellers, and price points of vehicles being offered. Learn how economic forces are driving the new and used vehicle market and affecting pricing.

Speaker(s):

Tom Webb, *Chief Economist*, Cox Automotive

3:00PM - 4:00PM

Fair & Responsible Banking, Risk, CFPB

Dallas 5-7

Best Practices in Fair Lending Modeling and Governance

In 2015, the CFPB published a new module in their ECOA Baseline Procedures titled: "Fair Lending Risks Related to Models." Does your fair lending program adequately cover your bank's use of credit-related models including marketing, credit decisioning, pricing and collections? This panel will discuss best practices for a robust fair lending oversight program for models including variable selection, model development and validation, as well as fair lending testing of models.

Speaker(s):

Stephen Hicks, *Senior Vice President, Enterprise Fair Lending Executive*, Bank of America Corporation

Brian Kreiswirth, *Deputy Fair Lending Director, Office of Fair Lending & Equal Opportunity*, Consumer Financial Protection Bureau

Kenneth Scott, *Managing Director-Fair Lending*, Citi

Dr. Bernard Siskin, *Director*, BLDS, LLC

4:10PM - 5:10PM

Risk

Grapevine 5-6

Risk Culture: Incentive Sales and the Impact on Risk

The sudden and unprecedented attention being paid to incentive sales and cross-selling practices has forced significant rethinking about risk. Regulators are doubling down on reviews and liability. Reputation has played a larger role. How should banks assess materiality and create a strong risk framework continuing to provide customers with the benefits of cross selling while minimizing risk to customers and to the institution? Join our panel of experts who will explore this critical and timely area, as well as share their thoughts on what you can do to help your bank mitigate these risks moving forward.

Speaker(s):

Shelley Brown, *Chief Risk Officer*, Woodforest National Bank

Michael Lamberth, *Managing Director, Financial Services Regulatory Risk Practice*, KPMG

Regina Lawrence, *Senior Vice President, Director Consumer Lending Risk*, CRCM, Hancock Whitney Bank

Jennifer Ruggiero, *Group Vice President, Centralized Compliance*, Core Bank
Compliance Officer, M&T Bank