CBA LIVE 2019

**04/01/2019 8:15AM - 9:15AM**
Small Business,Deep Dive Workshop Chesapeake G-I

**Small Business Financial Exchange: A Comprehensive View of Lending Trends**
This session explores current portfolio trends on a macro level with additional insight into regional and business type trends. Attendees will hear from leading industry executives into the drivers of these trends and what your peers see as opportunities and challenges in 2019 and beyond.

**Speaker(s):**
**Carolyn Hardin-Levine**, *Chief Executive Officer*, Small Business Financial Exchange, Inc. (SBFE)
**Mike Stevens**, *Director, Certified Vendor and Data Management*, Small Business Financial Exchange
**John Kenefick**, *Director, Central Credit Underwriting Senior Vice President*, KeyBank

**04/01/2019 8:30AM - 10:00AM**
Deep Dive Workshop,Default Management Chesapeake 7-9

**Technology-Enabled Transformation: Ensuring Results**
Banks are investing heavily in technology-dependent business projects, with end-results often not matching initial expectations. Projects frequently deliver transactional success while failing to achieve the desired end-to-end experience and financial results. Whether you're replacing a system of record or driving digital engagement either during a merger or as part of a transformation program, you'll receive insights to help business leaders think differently about transforming project results.
In this session you will learn:
- Keys to assuring your next project delivers on the business objectives you identified at the outset; and
- Advice that will help you transform your organization with technology that delivers.

**Speaker(s):**
**Matt Scarborough**, *Chief Executive Officer*, Bridgeforce
**Michael Orefice**, *Director of IT*, Bridgeforce

**04/01/2019 8:30AM - 10:00AM**
Fair & Responsible Banking,Deep Dive Workshop National Harbor 6-7

**Consumers & Credit Scoring: Research-Driven Insights on Unscoreable Populations in the U.S.**

Based on 2018 U.S. Census, there are now 40 million consumers in the U.S. considered “conventionally unscoreable” but are able to be scored with new technologies and modeling approaches. The problem is that lenders remain tethered to outdated models.
In this session you will hear:
- A deep dive into consumer behavioral profiles as well as demographic and geographic breakdowns; and
- How to build the business case for adopting new approaches to consumer credit risk modeling.

**Speaker(s):**
**Dr. Emre Sahingur**, *Senior Vice President for Predictive Analytics, Research and Product Management*, VantageScore Solutions, LLC

### 04/01/2019 9:00AM - 10:15AM

Community Reinvestment National Harbor 11

**CRA Modernization & the OCC's ANPR**
The OCC led the charge for CRA modernization when it released its ANPR in the fall of 2018. Hear from a panel of experts how changes in CRA regulation will impact the industry and communities.
In this session, you will learn:
- Insights to next steps in the rulemaking, and how it could affect your bank;
- hear how community organizations are moving forward; and
- potential changes the federal regulators are considering adopting.

**Speaker(s):**
**Timothy Burniston**, *Principal Regulatory Strategist and Senior Advisor Financial Services & Governance, Risk and Compliance*, Wolters Kluwer
**Julius Robinson**, *Executive Vice President & Group Head Corporate Social Responsibility*, MUFG Union
**Reverend Mark Whitlock**, *Pastor*, Christ Our Redeemer A.M.E. Church
**Maurice Jones**, *President & Chief Executive Officer*, LISC

### 04/01/2019 9:00AM - 10:00AM

Deep Dive Workshop,Risk National Harbor 13

**Delivering a Best-in-Class Digital Transition Experience**
Few events impact more customers, more acutely, than digital conversions and upgrades. Unfortunately, too often, banks are so focused on “getting it right” from the technology perspective, the customer experience often doesn’t get the critical attention it deserves. This workshop explores a proactive, pragmatic and always-on approach to managing the customer experience during digital banking conversions. It will present a viable roadmap for success that puts the customer experience at the center of the digital conversion journey, from awareness and implementation to full adoption and optimal utilization.
In this session you will learn:

- How to design unique, optimal customer experience journeys for consumers, small business and commercial clients;
- The fundamentals of scheduling, user segmentation and proactive customer engagement and support; and
- New insight into the resources, processes and dependencies required to deliver a quality transition experience.

**Speaker(s):**
**Geoff Thomas**, *Chief Product Officer*, Harland Clarke
**Kevin Connelly**, *Senior Strategic Advisor*, Harland Clarke, DigitalCX

**04/01/2019 9:00AM - 10:00AM**
Deep Dive Workshop,Student Lending Chesapeake K-L

**Banks Are All The Same (Or So Consumers Think): Differentiating In A Time Of Perceived Equivalence**
In a seemingly commoditized banking environment, consumers often think that all banks are the same. This perceived lack of brand differentiation - combined with consumers' shifting digital behaviors, evolving needs, and rising expectations - puts banks in a tough spot as they seek to engage prospects, improve the customer experience, and win a greater share of attention and wallet.
Join Equifax and guest speaker Peter Wannemacher, Principal Analyst at Forrester as we share suggestions to help you differentiate in the eyes of today’s digital savvy consumer.

**04/01/2019 9:00AM - 10:00AM**
Deposits & Payments,Deep Dive Workshop Maryland D

**The Secret Weapon to Rate-Based Promotions**
Deposit costs are catching up to the recent rise in Fed moves, and many banks are still applying a one-size-fits all model to rate-based promotions. There’s a better way. It is time to evolve the approach to capturing rate-based deposits. Novantas has developed a “deposit score” that differentiates customer duration and rate sensitivity behavior for use in more surgically managing promotional offers.
Join our workshop to understand the insights and potential uses such a score can support for:
- Distinguishing “good vs. bad” behavior in your deposit portfolio;
- How to tailor treatments to advance your objectives; and
- Launching the bank on its journey to customer-level pricing.

**Speaker(s):**
**Darryl Demos**, *Executive Vice President and Head of Solutions*, Novantas
**Hank Israel**, *Director*, Novantas

**04/01/2019 9:00AM - 10:00AM**
Digital Channels,Deep Dive Workshop Chesapeake D-F

**Digital Transformation: Expectations vs. Reality**
Digital transformation is more than just a phrase, it is a strategic imperative for banks and credit unions that want long-term viability and to turn their digital offerings from catch-up to catch me. Executing a successful digital transformation is difficult for banks of all sizes. In this deep-dive session, industry veteran Carrie Nelson provides insight on breaking down barriers, reshaping culture and turning transformation expectations to reality.
In this session you will learn:
- Best practices for project implementation strategies and vendor management;
- Insight into breaking down barriers and developing an agile environment within institution walls; and
- The importance of reshaping the culture bank-wide for a truly successful digital transformation.

**Speaker(s):**
**Carrie Nelson**, *Senior Vice President, Support and Services*, D3 Banking Technology

**04/01/2019 9:30AM - 10:30AM**
Auto Finance National Harbor 10

**Carvana Keynote: Ernie Garcia**
Carvana has led the charge in revolutionizing how vehicles are purchased. From online-only sales to car vending machines (yes, car vending machines), Carvana has changed how consumers buy their cars forever. Hear from Carvana CEO Ernie Garcia on how this company has made it where it is today.
In this session you will learn:
- How customer purchasing habits are changing;
- How dealerships are adjusting to consumer needs; and
- What your institution can do to capture the new needs of consumers.

**Speaker(s):**
**Ernie Garcia**, *Chief Executive Officer*, Carvana
**Jerry Bowen**, *Executive Vice President, Commercial Executive*, Wells Fargo

**Moderator:**
**Jerry Bowen***, Executive Vice President, Commercial Executive*, Wells Fargo

**04/01/2019 9:30AM - 10:30AM**
Deep Dive Workshop,CFPB National Harbor 12

**Unified Banking: The Key to Unlocking Digital Transformation**
Global bank IT spend is projected to exceed $270B in 2019, but how much of that money will go toward transforming the bank rather than just running it?

In this session, we'll explore how banks can accomplish both of these objectives through a unified banking strategy that incorporates the right mindsets, partners, and technologies. Discover best practices for maintaining efficient and compliant operations while transforming your bank's customer relationships through intelligent, personalized, and connected experiences.
In this session you will learn how to:
- Unlock data from CRM, core banking, and loan origination systems to power personalized journeys that engage customers at key financial life moments;
- Unify the customer experience across digital and legacy channels using a blend of intelligent automation and empathic human engagement; and
- Connect front-, middle-, and back-office processes around the customer through open APIs and an ecosystem of partners.

**Speaker(s):**
**Greg Blausey**, *Global Banking Go-To-Market Director*, Salesforce

## 04/01/2019 9:30AM - 10:30AM

Deep Dive Workshop,Internal Audit Chesapeake 4-5

**Bringing Real-Time Payments to Everyone, Everywhere – An Update on Visa Direct**
Today, there is a fundamental shift in the way money moves around the world, and increased expectations for faster access to funds, from businesses to consumers. In this keynote, you will hear from Cecilia Frew, SVP Global Commercialization of Visa Direct at Visa, about the progress Visa Direct has made in enabling faster access to funds a reality and helping consumers and businesses thrive.
In this session you will learn:
- How Visa Direct is enabling real-time P2P, B2B and B2C payment experiences;
- The benefits Visa Direct provides over out-of-date payment methods like cash and checks; and
- Visa's vision for the future of real-time payments, and where the industry is headed.

**Speaker(s):**
**Cecilia Frew**, *Head of U.S. Prepaid*, Visa

## 04/01/2019 9:30AM - 10:30AM

Deep Dive Workshop,Small Business Chesapeake G-I

**The Impact of Workforce Engagement and Branch Analytics on In-Person Customer Experience (CX)**
Consumers want to use digital channels and self-service for transactional activities and to find answers without assistance - until they can't. Then, they immediately want help from a banker. For new account opening and financial advice, most consumers want to do research in digital channels and to acquire the product or service through an in-person interaction. The highest customer

satisfaction levels come from branch-dependent digital consumers who interact with their bank how, when, and where it works for them. For banking transformation leaders, optimizing in-person customer interactions continues to be among the top priorities.
Join this discussion with industry peers and learn:
- The role of workforce engagement and branch analytics for optimizing in-person CX;
- Strategies and initiatives for improving workforce engagement and productivity; and
- How to leverage analytics for delivering outstanding in-person CX while achieving growth and efficiency.

**Speaker(s):**
**Judie Verb**, *Senior Vice President, Region Manager*, U.S. Bank
**John Maniscalco**, *Senior Vice President, Head of Customer Experience and Productivity*, TD Bank
**Randy Ross**, *Executive Vice President*, Kiran Analytics - A Verint Company

**04/01/2019 9:30AM - 10:30AM**
Home Equity,Deep Dive Workshop Maryland C

**How to Drive Retention and Growth by Thinking of Your Consumer Data Differently**
Today's consumers are hungry for information – particularly about their homes. What if you could help satisfy consumers' appetite for what matters most to them by sharing the data you already have about their properties? Banks collect a wealth of non-traditional customer data, but have traditionally kept it for internal use only. By providing ongoing information about a customer's home with your customer, you can provide a value-added service that can strengthen your relationships, increase their satisfaction and keep you top of mind when consumers are considering other banking or investment products.

During this informative one-hour session, you will learn:
- How you can leverage the non-traditional data you have to help improve your customer's understanding of their most important asset;
- How other industries are using this data-sharing to benefit their businesses;
- Different ways you can effectively apply this data transfer within your operations to grow your business; and
- How positioning your bank as a customer's trusted advisor can be lead to more business.

**Speaker(s):**
**Sandra Madigan**, *Director of Enterprise Strategy*, Black Knight
**Julian Grey**, *Mortgage Market Leader*, Black Knight Data & Analytics Division

**04/01/2019 9:30AM - 10:30AM**
Talent Management,Deep Dive Workshop Chesapeake 1-2

**AI: Everyone is Talking About It But Who is Actually Using It in Consumer and Commercial Lending?**

In this session you will learn:
- Machine learning scores and attributes to develop more predictive strategies;
- Applying machine learning to multi-data assets, including multi-year trended data to create powerful insights and;
- Speed of insight and business action through advances in modeling techniques.

**Speaker(s):**
**Peter Maynard**, *Senior Vice President, Global Capabilities*, Equifax

## 04/01/2019 10:30AM - 12:15PM

Breaks/Meals — Potomac Ballroom C-D, 1-6

**Opening Networking Lunch**

Kick-start your CBA LIVE: The Currency of Now experience with lunch in our exhibit hall. Catch up with old friends and make new connections. This is the ideal opportunity to meet with trusted suppliers and industry partners who specialize in providing the latest solutions to help make your services faster, better and smarter.

Sponsored by:
The Boston Consulting Group

## 04/01/2019 12:15PM - 1:30PM

Auto Finance — National Harbor 10

**Digital Retailing Evolution: What's NOW & What's Next**

Consumer preferences are demanding easy and simple processes across consumer banking and digital transformation has been a key mechanism to deliver. The vehicle purchase experience has seen a number of new models form in recent years that link together dealers, solution providers and lenders in new ways to deliver an easier and better experience.

In this session, you will learn:
- What is digital retailing, where does it stand and how is it evolving?
- Who are these customers and what are their preferences?
- What's working well and what are some of the key challenges?

**Speaker(s):**
**Cheryl Miller**, *Vice President of Dealertrack F&I Solutions*, Cox Automotive
**James Houston**, *Senior Director, Automotive Finance*, J.D. Power
**Ben Atkinson**, *Head of Lender Success*, AutoFi
**Renee McKeon**, *Vice President, Head of Design*, Capital One
**Craig Lamp**, *Executive Vice President, President, Citizens One Auto Finance*, Citizens Bank

**Moderator:**
**Craig Lamp***, Executive Vice President, President, Citizens One Auto Finance*, Citizens Financial

## 04/01/2019 12:15PM - 1:30PM

CFPB National Harbor 12

**CFPB 2.0**

The nation's most powerful regulator is under new management. With a path set forth by Acting Director Mick Mulvaney and a future lead by Director Kathy Kraninger, what will the latest iteration of the CFPB bring for consumers, our industry and the financial regulatory landscape? Former CFPB regulators discuss the changes, trends and where the Bureau may be heading.

In this session, you will learn:
- Changes made since Acting Director Mulvaney took the helm of the Bureau;
- Trends in enforcement, supervision and other critical agency divisions;
- What's next for key policies hanging in the balance;
- Director Kraninger's top priorities and direction for the future.

**Speaker(s):**
**Anthony Alexis**, *Partner*, Goodwin LLP
**Kathleen Ryan**, *Of Counsel*, Morrison & Foerster LLP
**Cindy Reeves**, *Executive Vice President, Bank Compliance*, Frost Bank

**Moderator:**
**Cindy Reeves***, Executive Vice President, Bank Compliance*, Frost Bank

## 04/01/2019 12:15PM - 1:30PM

Community Reinvestment National Harbor 11

**Currency of NOW: Opportunity Zones**

An Opportunity Zone is a designation created by The Tax Cuts and Jobs Act of 2017 allowing for certain investments in lower income areas to have tax advantages. Yet, there are still many questions on their use and qualifications within CRA. Hear an overview about opportunity zones, their challenges, advantages and how banks are using them.
In this session, you will learn:
- How to best integrate opportunity zones into your CRA program;
- The challenges opportunity zones create for a CRA program; and
- How opportunity zones help the consumer and community.

**Speaker(s):**
**Reza Aghamirzadeh**, *Executive Vice President Head of Community Development*, Citizens Bank
**Frank Altman**, *Founder and Chief Executive Officer*, Community Reinvestment Fund
**Nicolo Pinoli**, *Partner*, Novogradac & Company LLP

**04/01/2019 12:15PM - 1:30PM**
Default Management Chesapeake 7-9

**Omni-channel Approaches to Collections NOW**
The evolution of customer expectations requires eliminating the gap in treatment across all engagement channels. The expectation is the information and activity performed in one channel will be captured and retained in a way to allow the customer to re-engage in exactly the same spot with exactly the same context in a different channel.
In this session, you will learn:
- How to make sustainable progress on your omni-channel journey, whether you are just starting on the journey or have made significant progress;
- Strategies to ensure you capture and use the right data to be successful; and
- Best practice tips from omni-channel veterans on building a foundation and attaining success.

**Speaker(s):**
**Heather Bentley**, *Head of Consumer Loan and Specialty Operations*, Citizens Bank
**Chris Rathsack**, *Director of Collections Policy and Strategy Citigroup Inc.*, Citibank
**Vance Clipson**, *Senior Principal, Industry Solutions*, Nuance Communications
**Phil Leininger**, *Head of Omnichannel Sales & Service*,
**Andrew Domino**, *Chief Operating Officer*, Bridgeforce

**04/01/2019 12:15PM - 1:30PM**
Deposits & Payments Maryland D

**Customer Experience Factor NOW: Competing Forces in Increasing Deposits vs. Risk of Fraud & AML**
With the right platform and security partners, banks can both mitigate fraud and deliver frictionless customer experiences.
In this session, you will learn:
- How current fraud trends are effecting your institution; and
- How data agnostic decisioning platforms with API integration represents the best-of-breed approaches to real-time fraud mitigation.

**Speaker(s):**
**Calin Sandru**, *Vice President*, ARGO
**David Nerio**, *AVP | Corporate Fraud Department*, International Bank of Commerce
**Angela Knoll**, *Senior Director, Operations Officer, Retail Banking*, Sallie Mae

**04/01/2019 12:15PM - 1:30PM**
Digital Channels Chesapeake D-F

**Building the Business Case for Digital Investments NOW**

Business cases are often the driving force in prioritizing projects and investments, however, the customer experience benefits that digital innovations provide are not easily quantifiable. How do you justify spending on digital?
In this session, you will learn:
- How to place digital investments (processes, products or services) in a revenue model;
- How to approach new market opportunities and budget appropriately to meet the evolving customer expectations; and
- How to promote a better understanding of the value of digital investments within an institution.

**Speaker(s):**
**Tim Spence**, *Executive Vice President Head of Consumer Banking, Payments & Strategy*, Fifth Third Bank
**Andy Harmening**, *Senior Executive Vice President, Consumer & Business Banking Director*, Huntington
**John Durrant**, *Senior Vice President, Local Consumer Product & Marketing*, Capital One
**Brenda Mechling**, *Senior Vice President, Education Relations & Director, Executive Education*, CBA

**Moderator:**
**Brenda Mechling**, *Senior Vice President, Education Relations & Director, Executive Education*, CBA

## 04/01/2019 12:15PM - 1:30PM
Fair & Responsible Banking National Harbor 6-7

**Risks & Rewards: Leveraging Big Data Analytics & Machine Learning in Marketing NOW**
The proliferation of data collection has given advertisers unprecedented abilities to tailor their message or market to increasingly smaller, more targeted segments. What are banks doing now to leverage these tools for the future?
In this session you will learn:
- Implications from the recent Facebook and HUD investigations;
- How to navigate the use of big data analytics and machine learning to best protect your bank; and
- Risks and rewards to consider in this space.

**Speaker(s):**
**Steve Snyder**, *Attorney*, Bradley Arant Boult Cummings LLP
**Joseph Rubin**, *Principal*, Bockorny Group, Inc.
**Aubrey Hawes**, *Senior Director Product Marketing*, Oracle

## 04/01/2019 12:15PM - 1:30PM
Home Equity Maryland C

**Accelerating Innovation NOW in Home Equity Lending**

There is plenty of buzz about innovation, but actual progress in the home equity industry has been slow. Have you wondered how to accelerate innovation in your organization, leading to tangible value?
In this session, you will learn:
- Innovative approaches to transform the home equity application process from lead nurturing through funding;
- Strategies to reduce the cost and effort of making loans by applying your organization's capabilities in new ways; and
- How to apply technology and design to improve customer experience.

**Speaker(s):**
**PK Parekh**, *Senior Vice President, Discover Home Equity Loans*, Discover Bank
**Matt Cammarota**, *Senior Vice President, Director of Consumer Lending*, Webster Bank, N.A.
**Domenick Forte**, *Executive Vice President*, Citizens Financial Group

**Moderator:**
**Paul Doman***, President and Chief Executive Officer*, Accurate Group

**04/01/2019 12:15PM - 1:30PM**
Internal Audit Chesapeake 4-5

**The Future of Internal Audit is NOW**
Innovation in the retail banking industry brings advancements and opportunities for improving efficiencies and effectiveness within a bank's operations, but also presents new risks. Internal Audit teams must ensure their people, processes and practices leverage innovative tools to keep pace with advancements within the bank, while also reviewing the risks and effectiveness of innovative tools.
In this session you will learn:
-Why Internal Audit must innovate;
-How innovation is occurring within Internal Audit; and
-What challenges and solutions Internal Audit teams confront when implementing new innovation.
Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**
**Jeremy Harlow**, *Vice President, Professional Practices, Quality Assurance & Regulatory Relations I Internal Audit Group*, American Express
**Brian Dunn**, *Chief Audit Executive*, Flagstar Bank
**Michael Pagan**, *Senior Vice President, Global Head of Strategy and Transformation Internal Audit*, TD Bank

**Ninette Caruso**, *Senior Vice President, Chief Audit Executive*, Discover Financial Services
**Mark Wuchte**, KPMG

**Moderator:**
**Mark Wuchte**, KPMG

**04/01/2019 12:15PM - 1:30PM**
Risk National Harbor 13

**Navigating Changing Dynamics NOW: Cybersecurity in the First Line**
The cyber world is changing everyday. Hackers and fraudsters develop new and unique ways to steal identities, infiltrate systems and access branches. The first line of defense must always be nimble, quick and ready for attack.
In this session you will learn:
- Benchmarks of the current state of business control functions;
-Key focus areas and challenges, which provide a look ahead at the opportunities for the first line to protect themselves and their customers against cyber attacks; and
- Survey results of more than 40 leading financial institutions and their business risk and control function leaders on their evolving roles, organizational alignment, testing challenges, automation, and capabilities in driving business strategy and growth.

**Speaker(s):**
**Matthew Perconte**, *Managing Director*, Protiviti
**Vince Dasta**, *Associate Director – Technology Consulting*, Protiviti
**Joan Dal Bianco**, *Senior Vice President, Head Business Management and Governance*, TD Bank

**04/01/2019 12:15PM - 1:30PM**
Small Business,Talent Management Chesapeake G-I

**Where to Look NOW: Talent Development & Retention**
Banking has not been a "hot industry of choice" for a variety of reasons and many banks are running out of trained bankers. Meanwhile, pressure for higher productivity, faster, and lower costs are significant. All new hires carry an ROI on their heads. Expectations for "performance on quota" after six months in position can lead to significant attrition and an endless loop of new recruiting. How do we balance the cost of investment in training and coaching with the turnover rate we are experiencing? How can we develop business bankers and other sales colleagues faster and retain more of them?
In this session, you will learn:
- Best practices techniques from firms outside of financial services; and
- Example learning acceleration and retention strategies from CBA member banks – strategies for building the talent pipeline, developing team members, and retaining team members.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Personnel/Human Resources.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**
**Nick Miller**, *President*, Clarity Advantage Corporation
**Edmundo Hoffens**, *Executive Vice President, Chief Talent Officer*, IBERIABANK
**Lynetta Steed**, *Senior Vice President*, Fifth Third Bank

**Moderator:**
**Nick Miller***, President*, Clarity Advantage Corporation

## 04/01/2019 12:15PM - 1:30PM

Student Lending Chesapeake K-L

**Banking on Student Loans NOW**
With double-digit default rates on federal loans and the untested nature of student loan fintechs, bank-originated student loans can offer superior, customer-oriented financing for higher education needs.
In this session, you will learn:
- How the tailored nature of private student loans offered by banks can be more affordable, responsible options for borrowers than federal one-size-fits–all loans;
- The risky nature of relying on untested lenders to make on-time disbursements during college and surviving future economic downturns throughout the repayment of the loan; and
- What banks are doing to set themselves apart from student loans offered by fintechs and the federal government.

**Speaker(s):**
**Christine Roberts**, *Head of Student Lending*, Citizens Financial Group, Inc.
**Kelly Christiano**, *Senior Vice President, Private Student Loans*, Sallie Mae
**John Rasmussen**, *Executive Vice President & Business Leader, Personal Lending*, Wells Fargo
**Daniel Meyers**, *Chairman and CEO*, Cognition Financial

**Moderator:**
**Daniel Meyers***, Chairman and CEO*, Cognition Financial

## 04/01/2019 1:40PM - 2:40PM

Auto Finance National Harbor 10

**LOS Speed-Dating**

Hear from a host of innovative and pragmatic companies specializing in loan origination systems, and find products and services best tailored to your institution. Multiple CBA Associate Members will be in attendance to help deliver the products you need.
In this session, you will learn:
- The latest trends in LOS products;
- What LOS products best fit your institution; and
- Best practices in LOS maintenance.

**Speaker(s):**
**Stephanie Alsbrooks**, *Chief Executive Officer*, defi SOLUTIONS
**Scott Zucco**, *National Sales Executive*, Sagent Lending Techologies
**Kristen Novitski**, *Client Solutions Consultant*, Sagent Lending Technologies
**Stephen Congdon**, *Regulatory Counsel*, Consumer Bankers Association
**Paul Forrest**, *Vice President, Sales Engineer*, MeridianLink

**Moderator:**
**Stephen Congdon***, Regulatory Counsel*, Consumer Bankers Association

## 04/01/2019 1:40PM - 2:40PM

CFPB,Internal Audit,Risk National Harbor 13

**Fintech Partnerships: A Compliance Guide**
Technology solutions within financial services have significantly transformed the delivery of products and services and created heightened consumer expectations for speed, ease of access and efficiency. Many retail banks are forming a stronger desire to incorporate fintech platforms within their organizations, however, the compliance risks associated with integration can present obstacles.
In this session you will learn:
- Strategies for evaluating and managing fintech risk, without hindering the speed and innovation that drive technological solutions;
- How internal audit teams can support due diligence reviews; and
- What drives the decision to buy, partner or outsource to fintech.
Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**
**Barbara Boccia**, *Senior Director Advisory Services and Regulatory Relations*, Wolters Kluwer
**Dorothy Lloyd**, *Managing Director, Senior Audit Manager*, Chase
**Jim Screws**, *Senior Vice President, Consumer Lending*, Regions Bank

**04/01/2019 1:40PM - 2:40PM**
Community Reinvestment,Fair & Responsible Banking National Harbor 11

**How HMDA Changes Affect You**
Recent changes to HMDA data have led to shifts in many institutions' collection and reporting of CRA portfolios, causing industry headaches.
In this session, you will learn:
- How regulators plan to treat HELOCs under the new HMDA requirements;
- How these changes affect your customers; and
- What your institution can do to combat issues the changes may create.

**Speaker(s):**
**Jeff Jaffee**, *Senior Vice President, Responsible Banking and Fair Lending Officer*, Bank of the West
**Lynn Woosley**, *Engagement Director*, Treliant, LLC
**Yvonne Blumenthal**, *Vice President | Corporate Social Responsibility CRA Compliance Manager*, U.S. Bank
**Tim Lambert**, *Senior Counsel, Fair Lending*, Consumer Financial Protection Bureau (CFPB)

**04/01/2019 1:40PM - 2:40PM**
Default Management Chesapeake 7-9

**Dealing with Cease & Desist Letters**
With the ability to communicate to customers through different multichannel options, the importance of understanding when to cease communications with your customers has never been greater. This session will provide an overview of best practices that creditors should consider when a customer provides a cease and desist communication request.
In this session, you will learn:
- Best practices for dealing with cease & desist letters;
- Customer preferences and trends in sending cease & desist letters; and
- How cease and desist letters are handled using modern communication methods.

**Speaker(s):**
**Eileen M. Bitterman, Esq.**, *Shareholder, Compliance Officer*, Weltman, Weinberg & Reis Co., LPA

**04/01/2019 1:40PM - 2:40PM**
Deposits & Payments,Digital Channels Maryland D

**The Changing Payments Landscape: Implications for Today & Insights for Tomorrow**
Customer demand for frictionless payment options continues to drive innovation in the payments landscape. Customers are making multiple payment

transactions every day, and the payment mechanism is quickly becoming paramount to the underlying deposit account. For the consumer, the future of payments is completely seamless: think it, buy it, pay it - all in one breath!
In this session, you will learn:
- Why banks urgently need to develop a strategy or risk falling behind market expectations;
- To explore what is happening in payments now; and
- Why it's happening and what might be next in order to be positioned for success.

**Speaker(s):**
**Jonathan Prendergast**, *Senior Vice President, Head of Payments Strategy*, TD Bank
**Cecilia  Frew**, *Head of U.S. Prepaid*, Visa
**Matt Wilcox**, *Managing Director, Marketing Strategy and Innovation, Digital Payment Solutions*, Fiserv
**Desiree Wolfe**, *Senior Vice President, Director, Community Banking Product Manager*, Webster Bank, N.A.

**Moderator:**
**Desiree Wolfe***, Senior Vice President, Director of Product Management*, Webster Bank

**04/01/2019     1:40PM - 2:40PM**
Home Equity     Maryland C

**Evolution & Technology for Lenders**
From the customer facing front end to the fulfillment process in the back end, technology is paving the way for a better consumer experience and creating greater efficiency for banks.
In this session, you will learn:
- How to drive digital transformation to meet shifting consumer expectations; and
- How your fulfillment center can provide a seamless process for the customer.

**Speaker(s):**
**Jorge Ponce**, *Director of Product and Vendor Management*, FirstClose
**Alden Seabolt**, *Consumer Lending Product Lead*, Blend
**Soofi Safavi**, *Managing Director*, Black Knight's Applied AI Group

**Moderator:**
**Mark Bosma***, Senior Vice President, Residential Lending Business Development Manager*, TIAA Bank

**04/01/2019     1:40PM - 2:40PM**
Small Business     Chesapeake G-I

**Driving the Customer Experience Journey**
Today’s small business banking customers demand excellence from their financial services provider and expectations are set based on experiences with

companies like Amazon, Google and Apple. Convenience, simplicity, access to expertise and absence of problems are high on the list of satisfiers.
In this session, you will learn:
- What drives excellence from the voice of the customer;
- Market intelligence to further the relationship with your customer; and
- Best practices to move your institution further along the journey.

**Speaker(s):**
**Gavin Geraci**, *Chief Operating Officer, Business Banking*, PNC
**Elizabeth Dobers**, *Executive Vice President, Executive Director, Business Banking*, BBVA Compass
**Youa Yang**, *Digital Banking Program Director*, Barlow Research
**Bob Kottler**, *Executive Vice President, Director of Retail and Small Business*, IBERIABANK

**Moderator:**
**Youa Yang***, Digital Banking Program Director*, Barlow Research

## 04/01/2019 1:40PM - 2:40PM
Student Lending — Chesapeake K-L

**New Leadership, New Outlook for Federal Student Aid?**
The U.S. Department of Education's Office of Federal Student Aid (FSA) has a new Chief Operating Officer in charge of the Federal Government's $1.5 trillion student loan portfolio. With federal student loan delinquency and default rates in the double digits and obstacles to a proposed revamp of its loan servicing operations and systems, FSA has its share of challenges ahead, but new leadership also brings with it an opportunity for a fresh start.
In this session, you will learn:
· The current status of FSA's $1.5 trillion student loan portfolio.
· What's next for FSA's NextGen proposal.
· How "good stewardship" can be a focal point at FSA.

**Speaker(s):**
**Mark Brown**, *Chief Operating Officer*, Federal Student Aid
**John Vidovich**, *Vice President, Business Development*, Discover Financial Services, Inc.

**Moderator:**
**John Vidovich***, Vice President of Business Development*, Discover Financial Services

## 04/01/2019 1:40PM - 2:40PM
Talent Management — Chesapeake 1-2

**"Your" Reputation – A Draw or a Deterrent: A Discussion on Managing Reputational Risk**

One's reputation could be a draw or a deterrent for people whether prospective customers or employees. How should we think about Reputational Risk? What are the essential elements in managing it? How does one prepare employees to deliver on key products and services that reflects one's brand in a highly regulated and challenging environment?
Join us for a lively discussion on:
- A framework to better understand reputational risk;
- Information on mitigating and managing it; and
- Best practices on preparing your employees.

**Speaker(s):**
**Todd Barnhart**, *Executive Vice President, Retail Distribution Executive*, PNC Financial Services Group
**Christine Channels**, *Chief Operating Officer, Consumer and Small Business*, Bank of America
**Pierre Habis**, *Managing Director, Head of Consumer Banking*, MUFG Union Bank
**Jenny Rhodes**, *Senior Vice President, Human Resources-Retail Distribution*, PNC

**Moderator:**
**Jenny Rhodes**, *Senior Vice President, Human Resources-Retail Distribution*, PNC Bank

## 04/01/2019 2:40PM - 3:10PM

Breaks/Meals Potomac Ballroom C-D, 1-6

**Afternoon Refreshment Break with Exhibitors**
Need an energy boost? Recharge and refresh with a specialty drink at the Beverage Bar. Be sure to stop by the Washington, DC's Humane Rescue Alliance booth featuring adoptable dogs!

## 04/01/2019 3:20PM - 4:15PM

General Session Potomac Ballroom A-B

**We Have Liftoff... Thasunda Brown Duckett, CEO of Chase Consumer Banking**
"T," as she is called, can tell you a thing or two about taking calculated risks. From building strong teams to formulating successful strategies, she has rocketed Chase's Consumer Banking business to new heights. Learn about her path to the C-suite, strategies for overcoming adversity, leadership must-do's and the value of honest, human connections.
Opening Session Keynote Sponsored by:
VantageScore Solutions, LLC

**Speaker(s):**
**Thasunda Brown Duckett**, *Chief Executive Officer, Chase Consumer Banking*, JPMorgan Chase

**04/01/2019 4:15PM - 4:45PM**
General Session Potomac Ballroom A-B

**The #1 NOW**
What's the #1 decision your bank has to make NOW? It all depends on who you ask. From talent to innovation to the battle for deposits, there's no shortage of areas jockeying for your attention... and your resources. Join us for a no-holds-barred debate about "the one." Which will take the top spot? You tell us!

**Speaker(s):**
**Jenny Rhodes**, *Senior Vice President, Human Resources-Retail Distribution*, PNC
**Sherief Meleis**, *Executive Vice President and Co-Founder*, Novantas
**Tim Spence**, *Executive Vice President Head of Consumer Banking, Payments & Strategy*, Fifth Third Bank
**Cassi Chandler**, *Chief Executive Officer and Managing Partner*, Vigeo Alliance
**Gene Kirby**, *Managing Partner*, CE Solutions Group, LLC

**04/01/2019 4:45PM - 5:00PM**
General Session Potomac Ballroom A-B

**Marking a Monumental Century**
CBA Board Chairman Todd Barnhart and President & CEO Richard Hunt explore the evolution of CBA. From top highlights and challenges to key leadership to CBA LIVE, join us for a trip through history, 100 years in the making.

**Speaker(s):**
**Todd Barnhart**, *Executive Vice President, Retail Distribution Executive*, PNC Financial Services Group

**04/01/2019 5:00PM - 6:30PM**
Breaks/Meals Potomac Ballroom C-D, 1-6

**Opening Cocktail Reception with Exhibitors**
Round out your first day with cocktails in the exhibit hall during our opening reception.
Sponsored by:
FICO

**04/02/2019 7:00AM - 8:00AM**
Breaks/Meals Potomac Ballroom C-D, 1-6

**Continental Breakfast with Exhibitors**
Don't skip breakfast! Join our solution providers in the exhibit hall for the most important meal of the day.

**04/02/2019 8:00AM - 8:20AM**
General Session Potomac Ballroom A-B

**CBA Awards**
Joe Belew Award
The 30 million small businesses across the U.S. embody the entrepreneurial spirit that founded our nation and CBA member banks take an active role in supporting their needs. This year, CBA is pleased to highlight small business initiatives, including programs to mentor, enhance financial education, microlend, support entrepreneurship, expand fintech and engage the community. Named for CBA's former President who was deeply committed to community development, the award recognizes the efforts of member banks whose innovative solutions address pressing social issues.
Tem Wooldridge Award
High integrity, a strong work ethic and outstanding academic performance are the hallmarks of the CBA Executive Banking School's top student. Named for a retired faculty member, the Tem Wooldridge recipient possesses the necessary character and leadership skills to bring out the best in their teammates. This year we recognize KeyBank's Chris Manderfield for his superior performance and academic achievements. Chris was selected by the CBA Executive Banking School faculty with input from his 2018 senior class peers.

**04/02/2019 8:20AM - 8:45AM**
General Session Potomac Ballroom A-B

**The 411 On M&A: Is Your Bank Next?**
The BB&T-SunTrust merger was a seismic shift in the retail banking landscape and left many wondering if $400 billion is the next make-or-break hurdle banks have to cross in order to compete. Join us as M&A guru Tom Brown offers his take on the merger environment, survival of the fittest, what it means for our industry and most importantly … Is your bank next?

**Speaker(s):**
**Tom Brown**, *Founder and Chief Executive Officer*, Second Curve Capital
**Richard Hunt**, *President and Chief Executive Officer*, Consumer Bankers Association

**04/02/2019 8:45AM - 9:15AM**
General Session Potomac Ballroom A-B

**D.C. Policy: Everything but the Kitchen Sink**
Marijuana banking, GSE reform, CRA, student lending, the new CFPB and… President Elizabeth Warren? With no shortage of critical issues before Congress, a lineup of new regulatory leadership and a high-profile presidential

election ahead, what changes are in store for our industry and how will they impact your business? Don't miss this all-things-Washington panel where experts share the latest on top policy matters NOW and in the days to come.

**Speaker(s):**
**Jaret Seiberg**, *Managing Director*, Cowen Washington Research Group
**Jonice Gray Tucker**, *Partner*, Buckley LLP
**Richard Hunt**, *President and Chief Executive Officer*, Consumer Bankers Association

## 04/02/2019 9:20AM - 10:20AM

Auto Finance National Harbor 10

**Automotive Industry Outlook: Navigating the Peaks & Valleys in a Dynamic Market Environment**
Join us for a high-level economic review and outlook for global sales, as well as a deep-dive discussion of IHS Markit's light-vehicle US sales outlook.
In this session, you will learn:
- Issues facing the automotive lending industry as a whole;
- How your institution can stay ahead of the curve on new and developing problems; and
- Trends in powertrain, technology, and mobility.

**Speaker(s):**
**Mike Wall**, *Executive Director, Automotive Analysis*, IHS Markit

## 04/02/2019 9:20AM - 10:20AM

CFPB,Digital Channels,Internal Audit Chesapeake D-F

**Regulator Panel: The Digital Landscape**
The new digital environment has created both interesting opportunities and challenges for federal banking regulators. From fintechs to sandboxes to agency coordination, these agencies have no shortage of issues to address in order to promote innovation in our industry.
In this session, you will learn:
- Regulators' views on new or updating regulations to address or promote innovation;
- How the digital regulatory environment is changing; and
- Answers to your innovation issues.
Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Regulatory Ethics.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Kelvin Chen**, *Manager, Operational Risk & Fintech Section, Division of Supervision and Regulation*, Federal Reserve Board
**Grace Powers**, *Senior Vice President and Managing Counsel, eCommerce and Technology*, Wells Fargo
**Beth Knickerbocker**, *Chief Innovation Officer*, OCC
**Paul Watkins**, *Director, Office of Innovation*, CFPB

**Moderator:**
**Grace Powers***, Senior Vice President and Managing Counsel, eCommerce and Technology*, Wells Fargo

## 04/02/2019 9:20AM - 10:20AM

Community Reinvestment National Harbor 11

### Regulator Panel: CRA Modernization

The OCC has issued an Advanced Notice of Proposed Rule-making on CRA modernization which has the industry in a buzz. Policymakers at the Fed and FDIC have also weighed in on CRA's hottest topic. Hear from a panel of experts at the Fed, OCC and FDIC share what is on the horizon.
In this session, you will learn:
- What the regulatory agencies have learned from the comment letters and round-tables;
- How far the regulatory agencies are in the rule-making process; and
- What is next for CRA modernization.

**Speaker(s):**
**Grovetta Gardineer**, *Senior Deputy Comptroller for Bank Supervision Policy*, Office of the Comptroller of the Currency
**Mark Pearce**, *Director of the FDIC's Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation
**Sue Whitson**, *CRA Governance Manager*, BMO Financial Services
**Joseph Firschein**, *Deputy Associate Director and Community Affairs Officer, Division of Consumer and Community Affairs*, Federal Reserve Board of Governors

**Moderator:**
**Sue Whitson***, CRA Governance Manager*, BMO Harris

## 04/02/2019 9:20AM - 10:20AM

Default Management,Student Lending Chesapeake 7-9

### Can You Hear Me Now? Recent Developments in TCPA

The explosion of Telephone Consumer Protection Act (TCPA) litigation since 2015 has created a myriad of headaches for businesses looking to contact their customers. With potential action at the Federal Communications Commission and U.S. Supreme Court, come hear what is next in the realm of TCPA.
In this session, you will learn:
- The likelihood of TCPA reforms, whether through the FCC or U.S. Supreme Court;

- What reforms could look like, and what they will mean for your institution; and,
- How to best steer clear of TCPA violations, and costly lawsuits.

**Speaker(s):**
**Eric Troutman**, *Attorney*, Squire Patton Boggs

## 04/02/2019 9:20AM - 10:20AM

Deposits & Payments Maryland D

**Battle for Deposits: Struggles of the Rising Rate Environment**
Given the complexity of the emerging deposit landscape, the rise of interest rates is likely to trigger tremendous separation between winners and losers. Banks that understand the forces, take steps to respond to them and successfully manage the transition will emerge as market leaders. Those who stumble will find their strategic position diminished to the point that a better economy will not be enough.
In this session, you will learn:
- The most up to date trends in deposit markets;
- What you can do to improve market share; and
- How banks are using analytics to obtain optimum results.

**Speaker(s):**
**Kevin Condon**, *Senior Vice President, Consumer Deposit and Small Business Product Management*, Bank of America
**Terry Townsend**, *Senior Compliance Director, Deposits*, Ally Bank
**Nitin Mhatre**, *CBA Board of Directors, Executive Vice President, Head of Community Banking and Marketing*, Webster Bank, N.A.
**Andrew Frisbie**, *Executive Vice President*, Novantas

**Moderator:**
**Andrew Frisbie***, Executive Vice President*, Novantas, Inc.

## 04/02/2019 9:20AM - 10:20AM

Fair & Responsible Banking National Harbor 6-7

**Happening NOW at the Federal Agencies**
Hear the latest regulatory priorities from senior officials in fair lending, responsible banking and supervision at key agencies, including CFPB, OCC and FDIC.
In this session you will learn:
- 2019 priorities in fair lending, responsible banking and enforcement;
- The latest on HMDA and other rules; and
- Supervision trends.

**Speaker(s):**
**Donna Murphy**, *Deputy Comptroller for Compliance Risk Policy*, Office of the Comptroller of the Currency

**Patrice Ficklin**, *Fair Lending Director*, Consumer Financial Protection Bureau (CFPB)
**Jenna Stewart**, *Senior Regulatory Counsel*, Consumer Bankers Association

**Moderator:**
**Jenna Stewart**, *Senior Regulatory Counsel*, Consumer Bankers Association

## 04/02/2019 9:20AM - 10:20AM

Home Equity — Maryland C

**Checking the Pulse: Home Equity Leading Trends & Insights**
Discuss observations and client perspectives on near real-time origination and portfolio performance market data across real estate and consumer lending segments.
In this session, you will learn:
- The current and future impact of a strong consumer, rising rate environment, fintech; and
- Alternative financing options on home equity lending from new account acquisitions through balance performance.

**Speaker(s):**
**Shaun Richardson**, *Senior Vice President*, Informa Financial Intelligence
**Rutger Van Fassen**, *Vice President, Consumer Lending*, Informa Financial Intelligence

## 04/02/2019 9:20AM - 10:20AM

Risk — National Harbor 13

**Efficiency Ratios: Right Sizing for Compliance**
Over the past decade, factors including high-profile enforcement actions, heightened expectations and the rise of UDAAP have driven a reactive approach to compliance management. For many institutions, this has resulted in fragmented controls, overlaps in testing, and other inefficiencies. Worse, lack of enterprise-wide alignment in compliance and other risk management programs may lead to gaps and failures to find and fix the most significant risks.
In this session you will learn:
- Key considerations to address in building strong compliance risk management programs in today's environment;
- Examples of best practices to engage and align internal functions at all levels to optimize compliance risk management structures; and
- Compliance Risk Management KPIs and KRIs – ways you can measure the success, efficacy and efficiency of your compliance risk management program.

**Speaker(s):**
**Paul Noring**, *Managing Director*, Navigant Consulting, Inc.
**Mindy Harris**, *Managing Director and General Counsel*, Auriemma Group
**Rosemary Gaidos**, *Executive Vice President, Head of Consumer Banking Risk*, Citizens Bank

## 04/02/2019 9:20AM - 10:20AM

Small Business Chesapeake G-I

**Fintechs & Small Business: Are We Friends Now?**
Join our panel of experts to discover how the fintech environment has evolved in today's financial services market.
in this session attendees will learn:
- The value proposition of fintech partnerships;
- The impact they have on the customer experience; and
- The pros and cons of fintech vs. internal approach.

**Speaker(s):**
**Kala Gibson**, *Senior Vice President, Head of Business Banking*, Fifth Third Bank
**Scott Beyer**, *Senior Vice President, Agile Experience Owner*, U.S. Bank
**Sam Graziano**, *Chief Executive Officer*, Fundation Group
**Gary Barker**, *Vice President, Senior Product Manager*, Webster Bank
**Brian Geary**, *General Manager - Bank Partnerships*, ODX

**Moderator:**
**Gary Barker***, Vice President, Senior Product Manager*, Webster Bank

**04/02/2019 9:20AM - 10:20AM**
Talent Management Chesapeake 1-2

**Roundtable: The Workforce of NOW**
Talent management professionals across the financial services industry face similar trials and tribulations. This session provides a networking and knowledge sharing opportunity to help gain clarity and insights into the challenges you face.

**04/02/2019 10:25AM - 10:55AM**
Breaks/Meals Potomac Ballroom C-D, 1-6

**Morning Refreshment Break with Exhibitors**
Refresh your morning cup of joe in the exhibit hall and visit with suppliers. Need to get juiced? Visit the charging stations in the exhibit hall and foyer areas to plug in your mobile device or tablet.

**04/02/2019 10:55AM - 11:55AM**
Auto Finance National Harbor 10

**Trends in Fraud, & How to Avoid It**
Fraud concerns are ever-rising at financial institutions, as bad actors develop new and harmful ways to deceive customers. Learning how to stay ahead of

fraudsters is an important part of maintaining your customer's trust, and developing new and innovative products.
In this session, you will learn:
- The types of fraud most prevalent in the financial institution space;
- How to combat fraud across many different mediums; and
- How to best work with federal and state actors to keep your customers safe.

**Speaker(s):**
**Parker Still**, *Supervisory Special Agent, Money Laundering*, Federal Bureau of Investigations
**Bobbie Paul**, *Director of Consulting, Identity and Fraud Practice*, Experian
**Stacey Nash**, *Head of Enterprise Fraud/Financial Crime*, USAA
**Rebecca Kuehn**, *Partner*, Hudson Cook, LLP

**Moderator:**
**Stacey Nash***, Head of Enterprise Fraud/Financial Crime*, USAA

## 04/02/2019 10:55AM - 11:55AM

CFPB,Default Management,Fair & Responsible Banking Chesapeake 7-9

**Trends in State-Level Enforcement**
Ever since the CFPB's former Acting Director Mick Mulvaney indicated the Bureau may rely more on states for certain enforcement actions, many have developed their own consumer financial protection offices. These "mini-bureaus" have stepped up with their own laws and regulations, creating state-by-state compliance hurdles.
In this session, you will learn:
- Trends about state AG enforcement actions and reinvigorated state banking regulators;
- How states are deploying resources in reaction to what the Bureau does; and
- How to best adapt to and comply with upcoming state laws and regulations.

**Speaker(s):**
**Christopher Willis**, *Partner*, Ballard Spahr LLP
**Saverio (Sam) Mirarchi**, *Senior Deputy Attorney General - Assistant Director*, Commonwealth of PA, Office of Attorney General, Bureau of Consumer Protection
**Max Weinstein**, *Chief, Consumer Protection Division*, Office of the Massachusetts Attorney General

**Moderator:**
**Chris Willis***, Partner*, Ballard Spahr, LLP

## 04/02/2019 10:55AM - 11:55AM

Community Reinvestment National Harbor 11

**Regulator Panel: Ongoing Issues with CRA**
Hear from the Fed, OCC and FDIC on developing issues in the current CRA regulatory scheme.

In this session, you will learn:
- Regulator responses to the top issues of today in CRA;
- How your institution should handle these issues to optimize CRA performance; and
- Regulatory issues coming down the pike.

**Speaker(s):**
**Theresa Stark**, *Senior Policy Analyst, Division of Consumer and Community Affairs*, Federal Reserve Board
**Bobbie Kennedy**, *Associate Deputy Comptroller for Community Reinvestment Act (CRA) and Fair Lending Supervision in the Compliance and Community Affairs Department*, Office of the Comptroller of the Currency
**Vonda Eanes**, *Director for Community Reinvestment Act (CRA) and Fair Lending Policy*, Office of the Comptroller of the Currency
**Patience Singleton**, *Senior Policy Analyst, Supervisory Policy Branch, Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation
**Sue Whitson**, *CRA Governance Manager*, BMO Financial Services

**Moderator:**
**Sue Whitson***, CRA Governance Manager*, BMO Harris

## 04/02/2019 10:55AM - 11:55AM
Deposits & Payments Maryland D

### Demographics & Segmentation in Deposits
U.S. minority populations represent sizable spending power. However, the financial industry has not traditionally engaged some of these segments. In this session, you will learn:
- New insights into how underserved groups perceive financial institutions and their services; and
- How your product offering can better serve this demographic.

**Speaker(s):**
**Wei Ke**, *Managing Partner*, Simon-Kucher & Partners
**Dustin Allen**, *Senior Vice President, Consumer Deposits*, Zions Bancorp
**Jennifer Dier**, *Director of Consumer & Business Products*, Hancock Whitney Bank
**James Capolongo**, *Senior Vice President, Head of Retail Deposit Products & Pricing*, TD Bank

## 04/02/2019 10:55AM - 11:55AM
Digital Channels Chesapeake D-F

### Creating & Managing a Changing Banking Culture
A digital culture is not only becoming a priority in banking, but across all industries. As companies transition to be more innovative, it becomes increasingly difficult to both maintain and acquire talent that can be a change agent for digital.
In this session, you will learn:

- How to begin changing the culture of your organization to be more digitally-focused;
- How digital talent is evolving across industries; and
- How do companies adapt to employee expectations and manage hiring risks.

**Speaker(s):**
**Mike Sha**, *CEO, Co-Founder*, SigFig
**Stephen Schroth**, *Head Digital Consumer Banking & Global Experience Design*, KeyBank
**Hisham Salama**, *Executive Vice President, Head of Digital Channels*, Bank of the West
**Jorge Camargo**, *Senior Vice President, Digital Channel Executive*, Bank of America
**Scott Harkey**, *Head of Strategy & Payments*, Levvel

**Moderator:**
**Stephen Schroth**, *Head Digital Consumer Banking & Global Experience Design*, KeyBank

**04/02/2019 10:55AM - 11:55AM**
Home Equity Maryland C

**Home Equity Roundtable Discussions**
Engage industry experts and peers about home equity products, underwriting and fulfillment and risk. Led by CBA's three home equity sub-committees, this session will provide attendees an opportunity to network, obtain data and share best practices.

**04/02/2019 10:55AM - 11:55AM**
Internal Audit,Talent Management Chesapeake 4-5

**Reworking the Revolution: How Organizations are Creating Workforce Agility in an AI World**
Work is changing in profound new ways. Is the enterprise prepared to respond meaningfully, and at scale? Organizational sensing reveals only 12% of organizations are truly agile. Organizations ability to rapidly pivot to future-relevant workforce strategies bears that out. HR has the opportunity to lead a revolution of agility by providing evidence-based decision support on new workforce options to business leaders throughout the organization.
In this session, you will learn:
- How to use data-driven insights to reshape the future workforce using the “4Bs” – Buy, Build, Borrow and Bot;
- How to optimize the opportunities to use AI and other technologies that augment people’s capabilities; and
- How reskilling people results in comprehensive workforce strategies and agile options that are relevant both now and in the future.

**Speaker(s):**
**Michael Bazigos**, *Senior Partner and Global Managing Director*, Accenture
**Kelsey Lang**, *Human Capital Management*, TCF Bank

**04/02/2019 10:55AM - 11:55AM**
Risk National Harbor 13

**Risk: Regulatory Panel**
New leadership has taken the helm at the OCC, FDIC and Fed. Changes to the regulatory landscape have had major impacts on the lines of defense in terms of policy and procedure. Hear from a panel of policy makers discuss topics like AML/BSA, lifecycle products, AI, and priorities moving forward.
In this session you will learn:
- Trends in recent exam;
- What is on the regulatory horizon; and
- Changes to current policy and procedure impacting your bank.

**Speaker(s):**
**Bill Haas**, *Deputy Comptroller, Midsize Bank Supervision*, Office of the Comptroller of the Currency
**Michael Benardo**, *Chief Cyber Fraud and Financial Crimes Section, Division of Risk Management Supervision*, Federal Deposit Insurance Corporation
**Shelley Brown**, *Executive Vice President, Chief Risk Officer*, Woodforest National Bank
**John Kolb**, *Associate Director, Supervision and Regulation Risk Unit*, Federal Reserve Board

**Moderator:**
**Shelley Brown***, Executive Vice President, Chief Risk Officer*, Woodforest National Bank

**04/02/2019 10:55AM - 11:55AM**
Small Business Chesapeake G-I

**Small Business & Regulation: How Fair Lending has Evolved & Where Are We Heading?**
Discover how fair lending enforcement developments effect small business banking. Explore the past, present and the NOW of regulations in small business.
In this session you will learn:
- Regulatory trends and direction;
- How banks are ensuring compliance; and
- What you banks should be on the watch for.

**Speaker(s):**
**Jonice Gray Tucker**, *Partner*, Buckley LLP
**Melissa Stegman**, *Senior Policy Counsel*, Center for Responsible Lending
**Brian Kreiswirth**, *Executive Director and Assistant General Counsel*, Chase Bank
**Alan Ellison**, *Small Business Program Manager*, CFPB
**Brian Larkin**, *Senior Director, Associate General Counsel*, Capital One

**Moderator:**
**Jonice Gray Tucker**, *Partner*, Buckley

**04/02/2019 10:55AM - 11:55AM**
Student Lending Chesapeake K-L

**The Federal Higher Education Agenda**
Student debt is a top concern among many voters and, therefore, policymakers. With the race for the White House in 2020 already underway, what's possible for higher education reform in the near term?
In this session, you will learn:
- Capitol Hill's approach to student debt and Higher Education Act reauthorization;
- The Trump Administration's agenda for higher education, including the potential for regulatory reform at the Department of Education and related agencies; and
- Where are the areas of common-ground on higher education policy.

**Speaker(s):**
**Rebekah Jurata**, *Special Assistant to the President*, National Economic Council
**Kathy Valle**, *Senior Policy Advisor, Chairman's Staff*, U.S. House of Representatives Committee on Education and Labor
**Isaac Boltansky**, *Director of Policy Research*, Compass Point Research and Trading, LLC
**Amy Jones**, *Education and Human Services Policy Director, Ranking Member's Staff*, U.S. House of Representatives Committee on Education and Labor

**Moderator:**
**Isaac Boltanksy**, *Director of Policy Research*, Compass Point Research & Trading, LLC

**04/02/2019 12:05PM - 1:35PM**
Breaks/Meals,General Session Potomac Ballroom A-B

**The Power of Purpose**
Bank of America Chairman & CEO Brian Moynihan keynotes our Tuesday lunch, sharing his vision for the purpose and promise of retail banking. Find out how his team is leveraging technology and reputation to empower consumers and invest in communities. Learn his insights on leadership and strategies for creating a sustainable foundation.
Luncheon Sponsored by:
Black Knight

**Speaker(s):**
**Brian Moynihan**, *Chairman & Chief Executive Officer*, Bank of America

**04/02/2019 1:45PM - 2:45PM**
Auto Finance National Harbor 10

**Challenges Facing Automotive Manufacturers, & How they Affect You**
Customer needs are constantly changing, and automotive manufacturers have to change with them. Understanding how these changing customer needs effect every element of the car buying process is a vital element to success for any institution.
In this session, you will learn:
- How manufactures adapt to continuing changes in customer preferences;
- How these changes effect the entire car buying process; and
- How your institution will be effected by changes manufacturers adopt.

**Speaker(s):**
**Pete Delongchamps**, *Senior Vice President of Manufacturer Relations*, Group 1 Automotive

**04/02/2019 1:45PM - 2:45PM**
CFPB,Internal Audit,Risk National Harbor 13

**Roles & Responsibilities: Collaboration Between the Three Lines of Defense**
Efficiencies across the three lines of defense are best recognized when they all form strong partnerships. Hear from representatives in each line of defense about the ways collaboration can improve outcomes for your institution.
In this session, you will learn:
- How to effectively define accountability within each line of defense;
- Why effective collaboration can lead to a stronger control environment; and
- Perspectives on a model for collaboration between the three lines of defense.
Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**
**Linda Gallagher**, *Managing Director*, Promontory Financial Group, LLC
**Janine Pappas**, *Senior Managing Director/Deputy Chief Auditor*, TIAA Bank
**Dawn Price**, *Senior Vice President, Retail Operational Risk Managment Director*, PNC Bank
**Pankaj Seth**, *Chief Consumer Credit Officer*, Bank of the West

**04/02/2019 1:45PM - 2:45PM**
Community Reinvestment National Harbor 11

**The Small-Dollar Conundrum Comes to CRA**
Small dollar lending creates opportunities for financial institutions to invest in low- and moderate-income (LMI) communities, yet addressing the ongoing issue of

how best to meet the lending needs of the un/underbanked continues to be the focus of discussion for many regulatory agencies. With the help of new credit scoring models and information, the possibility to reach LMI consumers and improve their financial health is on the horizon.

In this session, you will learn:
- Regulatory issues surrounding small dollar lending
- How your institution may be able to include small dollar lending into its CRA loan portfolio; and
- Research on new credit scoring models and insights on consumer inclusion.

**Speaker(s):**
**Tony Lipsky**, *Director of Small Business and Consumer Loan Centers*, Woodforest National Bank
**Melissa Koide**, *Chief Executive Officer & Director*, FinRegLab
**David Pommerehn**, *Senior Vice President, Associate General Counsel*, Consumer Bankers Association
**Doug Schaeffer**, *Executive Vice President, CRA Executive Director*, Woodforest National Bank

**04/02/2019 1:45PM - 2:45PM**
Default Management Chesapeake 7-9

**Best Practices in Third-Party Management**
With a new rule for third-party debt collectors looming, establishing and maintaining proper relationships with third parties is a crucial element of ensuring your institution and customers are protected.
In this session, you will learn:
- How upcoming regulations may affect your institution's third party relationships;
- Best practices in maintaining relationships with various third parties; and
- How the industry as a whole analyzes and treats third parties.

**Speaker(s):**
**Renee Carlson**, *Senior Vice President, Director of Residential Loan Servicing*, Associated Bank
**Jessica Kagansky**, *Senior Vice President of Operations*, Crown Asset Management
**John McNamara**, *Assistant Director, Consumer Lending, Reporting, and Collections*, Consumer Financial Protection Bureau
**Tom Fowler**, *Senior Vice President, Consumer Banking Default Operations*, SunTrust Bank

**Moderator:**
**Tom Fowler**, *Senior Vice President, Consumer Banking Default Operations*, SunTrust Bank

**04/02/2019 1:45PM - 2:45PM**
Deposits & Payments Maryland D

**Charting the Future Economic Landscape for Deposits**
Navigating the future economic landscape will be challenging.
In this session, you will learn:
- How to steer through the issues you confront every day, as well as plan for tomorrow by keeping your financial institution aware of economic situations in the United States and abroad; and
- Provide sensible guidance to manage through rising rate market and how to establish new products, policies and procedures in a new regulatory environment.

**Speaker(s):**
**Aaron Fine**, *Partner and Co-Head of Retail and Business Banking Practice, Americas*, Oliver Wyman
**Harp Rana**, *Head, US Retail Citibanking Segment and Deposit & Payment Products*, Citigroup Inc.

**Moderator:**
**Harp Rana**, *Head, US Retail Citibanking Segment and Deposit & Payment Products*, Citigroup Inc.

## 04/02/2019 1:45PM - 2:45PM

Digital Channels — Chesapeake D-F

**Beyond the Buzzword: What AI Means for Retail Banking**
The terms AI and machine learning are often thrown around as the latest technological trends in retail banking. Seemingly everyone knows AI will be vital to their business strategies in the future, however, they don't necessarily know what that means or, more importantly, how to plan for it.
In this session, you will learn:
- An overview of the context of AI, big data and data analytics, including opportunities unlocked through the application of AI and machine learning;
- How to translate AI and machine learning opportunities into a strategic and operational agenda in practical terms; and
- What implications these technologies will have on retail banking.

**Speaker(s):**
**Mark Sullivan**, *Global Business Leader, Banking and Financial Services*, Genpact
**Silvio Palumbo**, *Partner and Managing Director*, BCG
**Kristy Brandon**, *Senior Vice President, eBanking*, Comerica
**Nitin Mhatre**, *CBA Board of Directors, Executive Vice President, Head of Community Banking and Marketing*, Webster Bank, N.A.

**Moderator:**
**Kristy Brandon**, *Senior Vice President, eBanking*, Comerica

## 04/02/2019 1:45PM - 2:45PM

Fair & Responsible Banking,Talent Management — National Harbor 6-7

**Building More Diversity & Inclusion NOW**
Multiple studies report the diversity of talent in entry and mid-level roles but then the lack of diversity in more senior leadership roles. How do you "pull" diversity throughout an organization so that it's reflected at all levels of the organization?
In this session you will learn:
- The potential impact of recent legislative actions;
- The impact of unconscious bias on a company's diversity & inclusion initiatives;
- Best practices utilized in building a more diverse organization.

**Speaker(s):**
**Monica Sylvain**, *Chief Diversity Officer*, IBERIABANK
**Cassi Chandler**, *Chief Executive Officer and Managing Partner*, Vigeo Alliance
**Kelley Cornish**, *Global Head of Diversity and Inclusion*, TD Bank
**Maggie Murphy Maertz**, *Strategy Planning Manager and Consultant Talent Planning & Development*, Wells Fargo Bank

**Moderator:**
**Maggie Maertz**, *Strategy Planning Manager and Consultant Talent Planning & Development*, Wells Fargo Bank

**04/02/2019 1:45PM - 2:45PM**
Home Equity — Maryland C

**Who Ate My Home Equity?**
The Great Recession caused a significant pull-back in home equity lending.
In this session, you will learn:
- How the economic and credit landscape in the U.S. specifically compares and contrasts with consumer borrowing pre-recession, during the recession and post-recession;
- Overall metrics of the current health of consumers in the market and the implications specifically for the home equity marketplace; and
- Where new origination dollars are going in the economy and who the consumers are that are taking out home equity loans versus competing traditional personal loans and marketplace fintech loans.

**Speaker(s):**
**Michele Raneri**, *Vice President, Consumer Analytics*, Experian

**04/02/2019 1:45PM - 2:45PM**
Small Business — Chesapeake G-I

**Where's All This Going? An Economic Outlook for Small Business**
Join us for an industry expert's one-year overview of the state of the small business lending industry.

In this session you will learn:

- Economic trends affecting small business operations;
- Current challenges in the small business lending industry; and
- Where the small business lending industry may be headed.

**Speaker(s):**
**William Dunkelberg**, *Chief Economist*, NFIB

**04/02/2019 1:45PM - 2:45PM**
Student Lending Chesapeake K-L

**Market Impact of Federal Student Lending**
College tuition has skyrocketed in recent years and it seems there is no end in sight. Could the increase in direct federal lending be the reason why?
In this session, you will learn:
- How changes in federal policies have crowded out the private marketplace;
- If leading experts believe there is a correlation in rising tuition and virtually uncapped federal lending; and
- How an increase in private lending could help contain college costs.

**Speaker(s):**
**Jason Delisle**, *Resident Fellow*, American Enterprise Institute
**Kenneth Megan**, *Senior Policy Analyst*, Bipartisan Policy Center
**Brad Conner**, *Vice Chairman, Consumer Banking*, Citizens Financial Group, Inc.

**Moderator:**
**Brad Conner***, Vice Chairman, Consumer Banking*, Citizens Financial Group, Inc.

**04/02/2019 2:45PM - 3:15PM**
Breaks/Meals Potomac Ballroom C-D, 1-6

**Afternoon Refreshment Break with Exhibitors**
Take a "paws" and visit one of our canine cuties in the exhibit hall! CBA and Washington DC’s Humane
Rescue Alliance welcome adoptable dogs to CBA LIVE this year!

**04/02/2019 3:15PM - 4:15PM**
Auto Finance National Harbor 10

**Subscribe Now! Trends in Subscription Services**
Subscription services are taking up a larger share of the market year after year. These services challenge how financial institutions interact with dealers, manufacturers, and most importantly, customers. Experts will discuss their subscription models, and the impacts it will have for your institution.
In this session, you will learn:
- Trends in subscription services;

- Effects subscription service models have on the customer; and
- How your institution can adapt to deal with subscription services today.

**Speaker(s):**
**John Phelps**, *Vice President, Strategy & Business Development*, Clutch Technologies
**David Gemperle**, *Partner*, Nisen & Elliot, LLC
**Rob Watson**, *Senior Vice President*, Bank of America
**Alex Perdikis**, *President & Owner*, Koons of Silver Spring, Inc.

**Moderator:**
**Rob Watson**, *Senior Vice President*, Bank of America

**04/02/2019 3:15PM - 4:15PM**
CFPB,Internal Audit,Risk Chesapeake 4-5

**Consumer Data & the Governance of Data Privacy**
In July 2018, the Treasury Department recommended the financial services industry improve data aggregation techniques by migrating from screen-scraping to more secure API-based data sharing practices. The Treasury Department has called for the enactment of national standards governing data privacy and data breach notifications to give consumers more control over when and how their data is used.
In this session, you will learn:
- The opportunities and challenges new data privacy standards present for banks, consumers, and regulators with respect to data aggregation and the use of alternative data and credit models;
- Tips for gathering and using consumer data legally and practically;
- Emerging trends with respect to allocating risks and responsibilities between private contracting parties; and
- Risk and control topics to consider in auditing data governance and data management.
Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Business Law.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**
**Andrew Motter**, *Managing Director, Audit Senior Director*, JPMorgan Chase
**Ashlen Cherry**, *Chief Privacy Officer*, Epsilon-Conversant
**Ben Saul**, *Partner*, Bryan Cave Leighton Paisner LLP

**04/02/2019 3:15PM - 4:15PM**
Community Reinvestment National Harbor 11

**The Digital Transformation of CRA**
The digitization of banking has massive impacts on CRA more than almost any other segment of a financial institution. The way banks are reaching consumers and communities is evolving in innovative and groundbreaking solutions.
In this session, you will learn:
- The creative channels financial institutions are using to serve the needs of their communities;
- How to expand services to the unbanked and underbanked; and
- How to share that digital data with regulators.

**Speaker(s):**
**Jim Matthews**, *Senior Vice President, CRA Compliance*, Capital One
**Ken Meiser**, *Chief Compliance Officer*, ID Analytics
**Joseph Hernandez**, *Senior Vice President, National CRA Officer*, TIAA Bank
**Rey Ocanas**, *Executive Vice President, Director of Communications and Responsible Business*, BBVA Compass

## 04/02/2019 3:15PM - 4:15PM

Default Management Chesapeake 7-9

### Streamlining Collections

Consumer preferences are constantly evolving, as are the means to interact with your customers. Whether its robotics, artificial intelligence, or dedicated third party options, financial institutions are constantly tasked with building new and efficient means for collections.

In this session, you will learn:

- How to best optimize your collection centers to adapt to customer preferences;
- Best practices in collection optimization; and
- Collection trends at financial institutions.

**Speaker(s):**

**Robert Lamb**, *Customer Engagment Manager, Integrated Services Engagement*, CDW
**Tony Warden**, *Head of Contact Centers*, TDECU
**Eric Hathaway**, *Vice President*, Zoot Enterprises

## 04/02/2019 3:15PM - 4:15PM

Deposits & Payments Maryland D

### Short-Term Liquidity: Are We Seriously Still Talking About This?

The environment for short-term liquidity or small-dollar products continues to be evolving. Banks and non-banks alike want to desperately fill this void, but uncertainty has proven to be the challenge. What is the best way to navigate through this environment to find a middle ground that will please all stakeholders?

In this session, you will learn:

- What experts see as necessary to remain or get into the short-term liquidity game;
- Primary policy challenges; and
- Ways in which two institutions have found ways to solve this need for their customers.

**Speaker(s):**

**Laura Udis**, *Payday and Small Dollar Lending Program Manager in Research, Markets and Regulations*, Consumer Financial Protection Bureau
**Ben Mendelsohn**, *Director, Retail Product Management*, Fifth Third Bancorp
**Mike Shepard**, *Senior Vice President, Consumer Banking Product Strategy & Support*, U.S. Bank
**Jeffrey Burton**, *Senior Vice President*, Fiserv

**Moderator:**
**Jeffrey Burton**, *Senior Vice President*, Fiserv

**04/02/2019 3:15PM - 4:15PM**
Digital Channels,Small Business Chesapeake D-F

**TLC for SMBs: Digitizing Small Business Banking**
So much focus has been placed on individual customers, it is now time for banks to improve their digital offerings for small businesses.
In this session, you will learn:
- About the lack of digital engagement from small business customers;
- How and why banks need to improve their digital offerings for small businesses; and
- How to develop and execute a strategy to upgrade your small business banking digital suite.

**Speaker(s):**
**Jim Baxley**, *Senior Vice President, Enterprise Banking*, nCino
**Elizabeth Dobers**, *Executive Vice President, Executive Director, Business Banking*, BBVA Compass
**Chris Ward**, *Small Business Underwriting Executive*, Bank of America
**Denise Henn**, *Senior Vice President, Group Experience Manager*, PNC

**Moderator:**
**Denise Henn**, *Senior Vice President, Group Experience Manager*, PNC

**04/02/2019 3:15PM - 4:15PM**
Fair & Responsible Banking National Harbor 6-7

**Managing Fair Servicing Risk**
Fair servicing continues to be a key focus for lenders and regulators but with a new twist: using quantitative and statistical analytics to manage potential risk inherent in decisioning and pricing-related servicing activities.
In this session you will learn:
- Best practices for building comprehensive monitoring for collection and loss mitigation processes; and
- How to collect the right data to get started.

**Speaker(s):**
**Jean Noonan**, *Partner*, Hudson Cook, LLP
**Nicholas Roesler**, *Vice President, Fair and Responsible Banking Officer*, U.S. Bank

**04/02/2019 3:15PM - 4:15PM**
Home Equity Maryland C

**Emerging Credit Risks in Home Equity**
Home Equity bankers need to mindful so we don’t repeat the same mistakes in the next slowdown. What is the impact of rising interest rates on HELOCs?

In this session, you will learn:
- Where in the country the housing market is starting to overheat;
- Credit trends on delinquencies, losses across the consumer lending wallet and how it may impact the home equity and real estate markets;
- How the next slowdown might be different than what we have seen in the past; and
- Steps banks are taking to improve their credit scoring modeling (e.g. expand use of alternative credit metrics and machine learnings) to help mitigate risk in the future.

**Speaker(s):**
**William Harrod**, *Chief Credit Officer*, First Financial Bancorp
**Jeff Keltner**, *General Manager, Powered by Upstart*, Upstart
**Skylar Olson**, *Director of Economic Research and Outreach*, Zillow

**04/02/2019 3:15PM - 4:15PM**
Student Lending Chesapeake K-L

**States vs. Feds: Battle on Student Debt**
With a new slate of regulators in Washington viewed as more "industry friendly," state legislatures, attorneys general and consumer groups are working to make their mark on student loan debt issues.
In this session, you will learn:
- The latest on state servicing laws, consumer bills of rights and enforcement actions taken at the state level;
- How the Department of Education has acted to claim federal preemption authority over federal student loan servicing; and,
- What's next in the fight between states and the federal government over student lending.

**Speaker(s):**
**Keith Anderson**, *Partner*, Bradley, LLP
**Tom Levandowski**, *Managing Counsel and Senior Vice President, Legal Department*, Wells Fargo

**Moderator:**
**Tom Levandowski***, Managing Counsel and Senior Vice President, Legal Department*, Wells Fargo

**04/02/2019 3:15PM - 4:15PM**
Talent Management Chesapeake 1-2

**Upskilling in the Digital Age**
While technological breakthroughs in the form of AI and machine learning are multiplying in scope every day, human up-skilling largely remains a comparatively slower process. How do companies prepare employees for future roles and opportunities?

In this session you will learn:
- How to emphasize creativity within your workforce to drive innovation;
- How to adapt to new ways of learning to be relevant and employable in the industry; and
- Skills required of managers to ensure the right talent is being identified to engage in development activities.
Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Personnel/Human Resources.
Pre-requisites/Advance Preparation: None
Program Level: Basic
Delivery Method: Group Live
In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**
**Logan Mulvey**, *Chief Customer Officer*, STRIVR
**Meredith Jaremchuck**, *National Director of Programs*, Year Up
**Sonia Storer**, *Director of Talent Acquisition & Development*, BBVA Compass
**John Jordan**, *Managing Director, Head of Consumer Academy and Advisor Development*, Bank of America

**Moderator:**
**John Jordan**, *Managing Director, Head of Consumer Academy and Advisor Development*, Bank of America

## 04/02/2019 4:25PM - 5:25PM

Auto Finance National Harbor 10

**Raise Your Hand if this Sounds like You: The Headache of Voluntary Protection Products**
It's been one of the most highly contested and publicized issues for regulators, both on a national and state level, over the past few years. Hear why VPP has been such a debated issue, and how your institution can best comply with new and developing regulations in the space.
In this session, you will learn:
- New and developing laws and regulations dealing with VPP,
- Issues facing the financial services industry as they attempt to navigate these new rules; and
- Best practices in VPP management.

**Speaker(s):**
**Paul Metrey**, *Vice President, Regulatory Affairs*, National Automobile Dealers Association
**Peter Kidd**, *Senior Vice President, Consumer Auto Business*, Fifth Third Bancorp
**Timothy Meenan**, *Managing Partner*, Meenan P.A.
**Rhett Ricart**, *President & CEO*, Ricart Automotive Group

**Moderator:**

**Peter Kidd**, *Senior Vice President, Consumer Auto Business*, Fifth Third Bancorp

**04/02/2019 4:25PM - 5:25PM**
CFPB,Deposits & Payments Maryland D

**Taking AI to the Next Level**
Artificial Intelligence is neither theoretical nor a one-off application. It is a capability being leveraged at every step along the lending value chain, from data ingestion to deployment. AI is transforming the way companies do business.
In this session, you will learn:
- To look into the NOW of AI and beyond;
- Advances in analytics and technology, coupled with exploding volumes of data provide financial institutions with limitless opportunities to assess and predict consumer behavior; and
- Real world insights into data ingestion to generation to business actions that will help maximize customer engagement and profitability.

**Speaker(s):**
**David Berglund**, *Senior Vice President, Innovation*, U.S. Bank
**David Tyrie**, *Head of Advanced Solutions and Digital Banking*, Bank of America
**Rohit Chauhan**, *Executive Vice President, AI Garage & Cyber Platforms*, Mastercard

**Moderator:**
**Rohit Chauhan**, Mastercard

**04/02/2019 4:25PM - 5:25PM**
Community Reinvestment National Harbor 11

**Dude, Where's My Branch?**
As branch closures spread, financial institutions have developed alternative delivery channels for their customers. Serving LMI communities while adjusting for a new banking landscape is crucial to your institution's success.
In this session, you will learn:
- How a physical network can be designed to serve LMI customers as well as non-LMI customers;
- How regulators view and treat alternative delivery channels; and
- How these alternative delivery channels affect consumers.

**Speaker(s):**
**Anand Shah**, *Partner – US Banking Technology, Digital and Analytics Leader*, KPMG
**Erik Shumar**, *Director*, KPMG
**Karen Hofer**, *Senior Vice President Retail Distribution Planning Manager*, PNC Bank

**04/02/2019 4:25PM - 5:25PM**
Default Management Chesapeake 7-9

**Just Checking In: What You Can Learn from Customer Surveys**

Customer feedback is a vital, though often overlooked element of the collections process. There is plenty to glean from targeted surveys to your customers and their experience that can help your default processes.
In this session, you will learn:
- How customer experience surveys are used by financial institutions to enhance customer experiences;
- What more your institution can do to increase the usefulness of customer experience surveys; and
- New and developing trends emerging through the use of customer experience surveys.

**Speaker(s):**
**Emily Sayer**, *National Sales Director, Customer Experience*, Avannis, LLC
**Harry Smith**, *Senior Vice President, Default & Credit Risk Management*, U.S. Bank

**Moderator:**
**Harry Smith***, Senior Vice President, Default & Credit Risk Management*, U.S. Bank

**04/02/2019 4:25PM - 5:25PM**
Digital Channels,Student Lending Chesapeake D-F

**Lessons from the Fintech Playbook**
Customer experiences are constantly evolving, with new players in the market forcing financial institutions to re-think and evolve their customer relationships. Examine how banks can learn from fintechs and their approaches to user and customer experiences.
In this session, you will learn:
- How fintechs distinguish their operations from financial institutions;
- How your institution can use relationships with fintechs to your advantage; and
- Which customers are most likely to use the suite of services offered exclusively by fintechs.

**Speaker(s):**
**John Pitts**, *Policy Lead*, Plaid
**Devon Sherman**, *Founding Director, MassChallenge FinTech*, MassChallenge FinTech
**Julie Colarusso**, *Senior Vice President, Digital Channel Solutions Director*, Eastern Bank
**Christian Widhalm**, *Senior Vice President, Lending Partners*, LendKey

**Moderator:**
**Julie Colarusso***, Senior Vice President, Digital Channel Solutions Director*, Eastern Bank

**04/02/2019 4:25PM - 5:25PM**
Fair & Responsible Banking National Harbor 6-7

**AI in Underwriting & Servicing**

AI and its components (machine learning, natural language processing, etc.) continue to be buzzworthy topics among retail bankers and compliance professionals. Hear from a panel of experts and practitioners how AI is revolutionizing consumer lending and the risks to be considered.
In this session you will learn:
- Potential use cases for AI in underwriting and servicing;
- The top five legal and technological risks when rolling out an AI underwriting system; and
- How to mitigate identified risks.

**Speaker(s):**
**Melanie Brody**, *Partner*, Mayer Brown
**Soofi Safavi**, *Managing Director*, Black Knight's Applied AI Group
**Kareem Saleh**, *Executive Vice President*, Zest Finance
**Mark Schultz**, *Vice President, Operational & Compliance Risk Management, Fair & Responsible Banking*, Capital One Financial Corporation

**Moderator:**
**Mark Schultz***, Vice President, Operational & Compliance Risk Management, Fair & Responsible Banking*, Capital One Financial Corporation

**04/02/2019 4:25PM - 5:25PM**
Home Equity Maryland C

**Home Equity: A View From the Customer**
Customer experiences and expectations may explain why demand for home equity loans continues to disappoint despite hot real estate markets and rising interest rates. In addition, consumers increasingly want speed and transparency when applying for a loan. How can lenders raise their game?
In this session, you will learn:
- Key consumer needs and expectations that banks must meet to keep home equity a relevant solution;
- How banks compete with non-bank competition; and
- Results from recent consumer surveys showing how to improve your customer experience and understand areas in which the expectations of customers and bankers are still not aligned.

**Speaker(s):**
**Craig Martin**, *Managing Director, Wealth & Lending*, J.D. Power
**Steve Barkin**, *Senior Director, Global Lending Services*, Nomis Solutions

**04/02/2019 4:25PM - 5:25PM**
Internal Audit Chesapeake 4-5

**Internal Audit Demystified**
Have you ever wondered what your internal audit teams are up to? Gain insight into how your internal audit teams support your institution and better understand

how the internal audit function intersects with the work you are doing now, before an audit begins.
In this session you will learn:
-How to leverage the most value in your third line of defense;
-Details about internal audit functions that can improve processes, products, and business decisions at the front-end; and
-Why the internal audit function matters to you.

**Speaker(s):**
**Bertram Spence**, *Senior Managing Director/Deputy Chief Auditor*, TIAA
**Shelley Metz-Galloway**, *Managing Director – Risk and Compliance Solutions*, Protiviti
**Michael Seek**, *Director, Internal Audit and Financial Advisory*, Protiviti

**Moderator:**
**Shelley Metz-Galloway**, Protiviti

**04/02/2019 4:25PM - 5:25PM**
Risk National Harbor 13

**The Preemption Battle: Who Holds the Pen?**
Current court battles are creating headlines concerning the future status of preemption. An expert panel will share the ins and outs of the preemption debate.
In this session you will learn:
- The current status of preemption disputes;
- Hear how these preemption battles can impact your banks' business; and
- What your banks can do about this now to ensure compliance with the applicable law.

**Speaker(s):**
**Orest Lechnowsky**, *Senior Vice President & Managing Counsel*, Citizens Bank
**Lisa Ledbetter**, *Partner*, Jones Day

**04/02/2019 4:25PM - 5:25PM**
Small Business Chesapeake G-I

**Fraud in Small Business: The Time for Solutions is NOW**
In this age of technological advancements and increases in organized Crime, financial institutions find it difficult to stay ahead of fraudsters. Criminals cost banks and small business clients billions of dollars each year.
In this session you will learn:
- What strategies fraudsters are using to target small businesses;
- What is next in the cat and mouse game between banks and cyber criminals; and
- What techniques are in place to help protect small businesses from such predators.

**Speaker(s):**
**Todd Schubert**, *Senior Vice President, Business Development*, EZShield
**Ken Connell**, *Executive Vice President, Business Banking Area Manager & Community Markets Director*, Huntington
**Terry Roberts**, *Founder, President & CEO*, WhiteHawk, Inc.
**Jody Thomas**, *Vice President of Communications & Marketing*, Better Business Bureau of Greater Maryland

**Moderator:**
**Todd Schubert***, Senior Vice President, Business Development*, EZShield

**04/02/2019 4:25PM - 5:25PM**
Talent Management Chesapeake 1-2

**Roundtable: The Workforce of Tomorrow**
Talent management professionals across the financial services industry face similar trials and tribulations. This session provides a networking and knowledge sharing opportunity to help gain clarity and insights into the challenges you face.

**04/02/2019 5:30PM - 6:30PM**
Breaks/Meals Potomac Ballroom C-D, 1-6

**Cocktail Reception with Exhibitors**
Join us in the exhibit hall for the final evening of CBA LIVE. Network with your peers and meet with current and potential suppliers. It's also your last chance to visit with our furry friends!
Sponsored by:
Mastercard

**04/03/2019 7:00AM - 8:00AM**
Breaks/Meals Potomac Ballroom C-D, 1-6

**Continental Breakfast**
Before you attend the final sessions of CBA LIVE, be sure to join us for a delicious breakfast and hot coffee to jump start your day.

**04/03/2019 7:00AM - 8:00AM**
Breaks/Meals Chesapeake D-F

**Women's Breakfast: Networking & Fireside Chat**

Join CBA's women leaders and attendees at CBA LIVE for a networking breakfast and fireside chat with Bank of America's Hilani Kerr and Russell Reynolds Associates' Mary Caroline Tillman. Designed to connect women executives in retail banking with their peers, this networking opportunity and program will leave you with things to consider for your professional and personal growth.
In this session you will hear about:
- Opportunities and challenges of recruiting women to banking;
- Lessons learned from a senior executive with global and domestic experience in banking; and
- About the impact of the digital transformation on opportunities for women in banking.

Sponsored by:
Russell Reynolds Associates

**Speaker(s):**
**Hilani Kerr**, *Managing Director, Head of Retails Sales – East*, Bank of America
**Mary Caroline Tillman**, *Co-Leader, Associates Global Financial Services Sector*, Russell Reynolds Associates

**04/03/2019 8:10AM - 9:00AM**
General Session Maryland C

**Checking out of Hotel California: The California Consumer Privacy Act, and Looming Federal Legislation**
California shook up the privacy landscape for financial institutions when it began to push forward on the California Consumer Privacy Act (CCPA), potentially changing the ways financial institutions have to operate in the state. With more states and possibly the federal government getting involved in similar ways, adapting your privacy policies and procedures is now more important than ever.
In this session, you will learn:
-The implications of key provisions in the CCPA;
- How potential federal legislation could affect your institution; and
- How to adapt your privacy procedures to comply with California's, and any other government's new rules.

**Speaker(s):**
**Rita Heimes**, *General Counsel, Research Director*, International Association of Privacy Professionals
**Chris Ott**, *Partner*, Davis Wright Tremaine, LLP
**Brendon Tavelli**, *Executive Director, Assistant General Counsel*, JP Morgan Chase
**David Stein**, *Counsel*, Covington & Burling, LLP

**Moderator:**
**David Stein***, Counsel*, Covington & Burling, LLP

**04/03/2019 8:10AM - 9:00AM**
General Session Maryland D

**Fraud & Fraud Detection: A Worldwide Evolution**
Technology has revolutionized every aspect of retail banking, including the methods of those who seek to compromise it. As threats evolve, banks remain steadfast in their efforts to protect customers and stay one step ahead of fraudsters. Join us to explore the new fraud challenges affecting banks worldwide, the potential impact on the U.S. market and the latest in fraud detection.
Participants will learn:
- Industry-wide trends in fraud;
- How banks are detecting and combating fraud; and
- What you should watch for next.

**Speaker(s):**
**Prashant Wadkar**, *Segment Risk Manager Senior*, Huntington Bank
**Stacey Nash**, *Head of Enterprise Fraud/Financial Crime*, USAA
**TJ Horan**, *Vice President of Product Management*, FICO

**04/03/2019 9:15AM - 11:00AM**
General Session Potomac Ballroom A-B

**Washington Wednesday: OCC Comptroller Joseph Otting & FDIC Chairman Jelena McWilliams**
New leadership has taken the helm of retail banking's key regulatory agencies bringing with them change, optimism and speculation. CBA LIVE welcomes Comptroller of the Currency Joseph Otting and FDIC Chairman Jelena McWilliams. Don't miss this powerhouse lineup where you'll learn what policy changes are coming to your bank and how best to respond.

**Speaker(s):**
**Joseph Otting**, *Comptroller of the Currency*, Office of the Comptroller of the Currency
**Jelena McWilliams**, *Chairman*, Federal Deposit Insurance Corporation

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