

Monday, March 12, 2018

9:00AM - 10:30AM

Community Reinvestment

Bonnet Creek Salon III

Know Your Story: CRA Self-Assessment

Assessing your Community Reinvestment Act (CRA) performance is essential to managing your CRA program. Learn about the CRA needs assessment, performance planning and monitoring, performance context and self-assessment processes from CRA Officers at national, regional and non-traditional banks. Speakers will also review how to prepare a bank overview document to put your exam performance in a holistic context. If you don't prepare a self-assessment document for your examiner today, this session is a great way to get your feet wet and start thinking about how to do it.

Speaker(s):

Staci Glenn Short, *Senior Vice President, Fair Lending & CRA Strategy Manager, CRCM, CRP, Huntington Bank*

Joseph Hernandez, *Vice President, CRA Officer, TIAA Bank*

Gwen Robinson, *Managing Director, Corporate Social Responsibility, Santander*

Sue Whitson, *Vice President, CRA Governance Manager, BMO Harris Bank*

2:50PM - 3:50PM

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Bonnet Creek Salon III

Dawn of a New Day: Regulatory Panel

Financial regulatory agencies are under new leadership, bringing new policies and procedures. Hear from OCC, Fed and FDIC officials as they discuss topics critical to CRA practitioners, including HMDA Implementation, downgrades, examiner resources and exam delays.

Participants will be able to:

- Discuss the most recent CRA policies and procedures
- Describe the most relevant regulatory and practical challenges for CRA practitioners
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Vonda Eanes, *Director, CRA and Fair Lending Policy, Office of the Comptroller of the Currency*

James Matthews, *Senior Vice President, CRA Compliance, Capital One Financial Corporation*

Patience Singleton, *Senior Policy Analyst in the Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation*

Theresa Stark, *Senior Policy Analyst, Federal Reserve Board, Federal Reserve Board*

4:00PM - 5:00PM

Community Reinvestment

Bonnet Creek Salon III

CRA: Regulatory Roundtable

Back by popular demand, this regulatory roundtable is a valuable opportunity to discuss pressing issues with your regulators and other examiners. Join representatives from the Fed, OCC and FDIC for an open dialogue with other peer banks to gain insight on vital questions in the CRA scope.

Participants will be able to:

- Discuss pressing CRA issues with regulators and other examiners
- Gain insight from the Federal Reserve, the OCC, and the FDIC on vital questions regarding CRA
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Vonda Eanes, *Director, CRA and Fair Lending Policy, Office of the Comptroller of the Currency*

Patience Singleton, *Senior Policy Analyst in the Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation*

Theresa Stark, *Senior Policy Analyst, Federal Reserve Board, Federal Reserve Board*

Tuesday, March 13, 2018

9:20AM - 10:20AM

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Breaking Down Treasury's Executive Order Reports

Over the past year Treasury has been busy meeting with banks, community groups and trade associations in order to gain a greater understanding of the issues facing the industry. Join an official from the U.S. Department of Treasury as he shares findings and key reports from the new administration. Join this session to hear a roadmap for regulatory reform in 2018.

Speaker(s):

Lloyd Brown, *Managing Director, Corporate CRA Officer & Head, CRA Regulatory Group, Citigroup, Inc.*

Kipp Kranbuhl, *Deputy Assistant Secretary for Small Business, Community Development, and Housing, U.S. Department of Treasury*

10:55AM - 11:55AM

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Bonnet Creek Salon III

Beyond the Bank: Digital Transformation and Serving the Financial Needs of Consumers

Branch closures continue to increase as customers use new means to access financial services across all demographics, including low-to-moderate income (LMI) communities. In this session, experts share new technology resources to enhance your CRA program while maintaining a strong service test, adjusting for the decline in branch use. Learn how technology can be used to better serve LMI communities and what digital platforms your institution can use to serve every community in your assessment area. Panelists discuss how decisions to close a branch are handled from the top level down.

Speaker(s):

Karen Biddle Andres, *Vice President, Center for Financial Services Innovation*
Michael Curran, *ESG Strategy Executive, Community Banking Initiative, Bank of America*
Viral Shah, *Head of Capital Markets, Better Mortgage*

1:45PM - 2:45PM

Community Reinvestment

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Community Development Investments and Broadband in Rural America

Our expert panel will discuss how rural investments create a more inclusive financial environment. Learn how banks can finance innovative economic development efforts to revolutionize opportunity in rural communities. The 2016 revisions to the CRA Q and A identified rural broadband investments as potentially CRA eligible community development investments. Hear from experts to see how they have successfully managed these efforts.

Speaker(s):

Lori Jones Gibbs, *Vice President, Community Development Carolinas Market Manager, PNC Bank*
Donna Normandin, *Senior Vice President and CRA Officer, Frost Bank*
Barry Wides, *Deputy Comptroller for Community Affairs, Office of the Comptroller of the Currency*

3:15PM - 4:15PM

Community Reinvestment

Bonnet Creek Salon III

The Landscape After Tax Reform: Lending and Investments

Recent tax reform legislation will have a significant impact on the affordable housing and economic development ecosystem, affecting both the availability and economic returns associated with tools frequently leveraged by banks to meet community development investment and lending needs. Join us as experts

discuss the impact tax reform will have on housing production and economic revitalization efforts, leveraging low-income housing, new markets and historic tax credits and private activity bonds. The session will arm you with information needed to help you plan your institutions strategy to meet your community development obligations in the new environment.

Speaker(s):

Anthony Alfieri, *Managing Director*, RBC Capital Markets

Cindy Fang, *Senior Manager, Certified Public Accountant*, CohnReznick

Aaron Gornstein, *President and Chief Executive Officer*, Preservation of Affordable Housing

4:25PM - 5:25PM

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Increase Access to Homeownership: State Housing Finance Agencies

State housing finance agencies play an integral role in increasing and preserving affordable housing. Traditionally, these agencies are funded through federal and state government budgets and most have the authority to issue debt through indentures and bonds to finance operations and community development initiatives. Hear from a panel on how banks can work with their state housing finance agencies and other community groups to help low-to-moderate income borrowers achieve home ownership.

Speaker(s):

Rob Chrane, *Chief Executive Officer*, Down Payment Resource

Monica Galuski, *Chief Investment Officer*, Texas Department of Housing and Community Affairs

Doug Schaeffer, *Executive Vice President – Director Community Reinvestment (CRA)*, Woodforest National Bank