

**Monday, March 12, 2018**

**8:30AM - 10:00AM**

Deep Dive Workshop, Fair & Responsible Banking

Bonnet Creek Salon II

**Recent Model Techniques and Improvements in Credit Scoring**

Who says analytics and data can't be fun?! We surely don't. That's why, for our CBA LIVE 2018 breakfast, VantageScore is hosting their first-ever VantageScore Bingo and Trivia Tournament. Plus, a yummy breakfast to kick-start CBA LIVE! Learn about the latest developments in credit scoring from credit scoring experts Sarah Davies (senior vice president, research, analytics and product development) and Andrada Pacheco (senior scientist) who will be integrating credit scoring insights and innovations into games such as Buzzword Bingo and Trivia with awesome prizes.

**Speaker(s):**

**Sarah Davies**, *Senior Vice President, Product Management, Analytics Research, VantageScore Solutions, LLC*

**2:50PM - 3:50PM**

CFPB, Fair & Responsible Banking

Bonnet Creek Salon II

**Managing Redlining Risk in Banking Today**

Fair Lending continues to be an area of emphasis for federal banking regulators, and a significant risk management issue for large and small institutions. This program focuses on internal risk management and risk assessment, avoiding a targeted examination and the practicalities of fair lending compliance. This program covers the intricacies of fair lending laws and regulations, including current issues and areas of regulatory focus. Managing lending operations through data collection and analysis, and areas of vulnerability are covered, as are examination procedures and preparation.

Participants will be able to:

- Discuss internal risk management and compliance issues relating to redlining
- Describe how to better prepare for fair lending or targeted examinations
- Fields of Study: Management Services, Regulatory Ethics

\*This course is eligible for 1.0 CPE credit\*

**Speaker(s):**

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

**Jean Noonan**, *Partner, Hudson Cook, LLP*

## 4:00PM - 5:00PM

Fair & Responsible Banking, Student Lending

Bonnet Creek Salon II

### **Machine Learning, Alternative Data & Marketing: Staying Ahead of the Curve**

Hear how financial institutions are using machine learning and alternative data to reach current and prospective customers. Industry experts will also discuss how banks and partners are exploring this new world of infinite data and algorithms as well as what techniques they have found to be challenging. Attendees will also hear how technology companies are using these methods given they are not under regulatory scrutiny. This session will provide a roadmap for institutions to consider and address with lines of business and partners.

#### **Speaker(s):**

**Kevin Petrasic**, *Partner*, White & Case, LLP

**Mark Schultz**, *Senior Director, Fair Lending*, Capital One Bank

**Tuesday, March 13, 2018**

## 9:20AM - 10:20AM

Default Management, Fair & Responsible Banking

Bonnet Creek X

### **Fair Lending in Default Servicing**

Fair lending concerns touch every aspect of day-to-day operations at your institution. How you manage customers going through default processes is no exception. Whether issues arising from customer call center techniques or marketing in new areas, steering clear of these fair lending concerns is vital. Learn best practices from industry experts to ensure your compliance programs are robust and your teams are working to address any concerns down the road. Participants will be able to:

- Discuss fair lending operational concerns as they relate to the banking industry
- Describe default servicing best practices to ensure your compliance programs are robust
- Fields of Study: Management Services, Regulatory Ethics

\*This course is eligible for 1.0 CPE credit\*

#### **Speaker(s):**

**Mick Sladic**, *Vice President, Chief Counsel - Loss Mitigation*, Capital One Bank

**Christina Speh**, *Senior Vice President, Fair & Responsible Banking Manager*, TD Bank

**Lynn Woosley**, *Engagement Director*, Trelia Risk Advisors, LLC

## 10:55AM - 11:55AM

Fair & Responsible Banking, Internal Audit, Risk, Talent Management Bonnet Creek Salon II

### **A Global Perspective on Sales Practices & Conduct Risk**

While little formal regulatory guidance exists around sales practices and conduct risk, expectations are being set through enforcement actions, examinations and evolving industry practices. This session will explore how banks can enhance risk management programs and limit sales practice and conduct risk exposure while still meeting business goals, from both a U.S. and international perspective.

Panelists also will discuss industry best practices for managing sales practice and conduct risks, including emerging approaches to identify, assess, control, monitor, test, and report on conduct risks, fair lending best practices for employee engagement, coaching and sales incentive programs.

Participants will be able to:

- Discuss how banks can enhance risk management programs and limit sales practice while still hitting business goals
- Describe best industry practices for managing sales practice and conduct risks as they relate to the banking industry
- Fields of Study: Management Services, Regulatory Ethics

\*This course is eligible for 1.0 CPE credit\*

#### **Speaker(s):**

**Linda Gallagher**, *Managing Director*, Promontory Financial Group, an IBM Company

**Kayleen Kohler**, *Executive Vice President of Human Resources*, Banner Bank

**Matthew Macia**, *Managing Director, Bank Chief Risk Officer*, TIAA Bank

## 1:45PM - 2:45PM

CFPB, Fair & Responsible Banking

Bonnet Creek Salon II

### **HMDA Data & Analytics: How Are You Utilizing the New Data?**

This session will address the risks associated with the potential release of the new HMDA data to the public. Key risk areas will include consumer privacy, data accuracy, fair lending, UDAAP, peer comparisons and industry impact. What privacy issues are raised? Will the public data expose selected financial institutions to greater scrutiny? How will institutions be required to report HELOCs self-identify performance risks? The panel will provide very different perspectives from senior leaders in banking and a consumer advocacy group.

Participants will be able to:

- Discuss the risks associated with the potential release of new HMDA data to the public
- Describe issues relating to compliance with HMDA reporting in 2019
- Fields of Study: Management Services, Statistics

\*This course is eligible for 1.0 CPE credit\*

#### **Speaker(s):**

**Mike Calhoun**, *President*, Center for Responsible Lending

**Jeff Jaffee**, *Senior Vice President, Responsible Banking and Fair Lending Officer*, Bank of the West

**Thomas Kearney**, *Partner*, Akerman LLP

**Ron Spann**, *Managing Director*, Chase

### **3:15PM - 4:15PM**

Fair & Responsible Banking

Bonnet Creek Salon II

#### **Navigating the Road to Fintech Partnership**

How are banks traversing the regulatory landscape when it comes to potential Fintech partnerships? Bringing top-notch technology capabilities to your bank also means putting in place a robust compliance management system and working with regulators to innovate responsibly. Learn best practices from a customer example, showcasing the evolution of partnerships while providing attendees with useful takeaways to consider.

#### **Speaker(s):**

**Brad Blower**, *Vice President, Principal Compliance Leader, Consumer Practices*, American Express

**Matt Cammarota**, *Senior Vice President, Director of Consumer Lending*, Webster Bank, N.A.

**Amir Friedman**, *Vice President, Bank Partnerships*, Mosaic

**Donna Murphy**, *Deputy Comptroller for Compliance Risk Policy*, Office of the Comptroller of the Currency

### **4:25PM - 5:25PM**

Fair & Responsible Banking, Internal Audit

Bonnet Creek Salon II

#### **Beyond 2018: Fair & Responsible Banking Trends**

Who has the answers to, if, and how the banking universe will be reshaped in 2018? With the potential for big changes looming at the CFPB and several new agency heads in place under the new administration, the future seems unclear. Hear valuable insights about the direction of regulatory and enforcement trends, how we got to this point and what financial institutions can do to succeed in this challenging new world.

Participants will be able to:

- Discuss the changes looming at the CFPB and other agencies under the new administration
- Describe what financial intuitions can do to succeed in this new regulatory world.
- Fields of Study: Management Services, Regulatory Ethics

\*This course is eligible for 1.0 CPE credit\*

#### **Speaker(s):**

**Andrew Sandler**, *Chairman & Executive Partner*, Buckley Sandler LLP