



**Monday, March 12, 2018**

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

Deep Dive Workshop, Default Management

Bonnet Creek X

**Straight Talk with Industry Peers: Credit Reporting Accuracy Best Practices and Automation**

Furnishers continue to search for ways to maintain consumer reporting accuracy, while balancing budget and automation goals. Learn from industry peers on how to find success in establishing the right mix of manual and automated processes and controls. Also hear from Ballard Spahr on the latest legal developments impacting this area. You'll walk away with the necessary actionable steps, from industry peers, to stay ahead of the curve.

Come for a gourmet breakfast and networking and stay for the straight talk.

**Speaker(s):**

**Tom Danchik**, *Director of Credit Bureau Reporting, Citigroup Inc.*

**Stefanie Jackman**, *Partner, Ballard Spahr*

**Michelle Macartney**, *Managing Director - US Practice, Bridgeforce*

**Karen Olson**, *Vice President, Loan Services Manager, KeyBank*

**Noah Stayton**, *Director, Data Quality Solutions, Bridgeforce*

**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*

**9:00AM - 10:00AM**

Auto Finance, Deep Dive Workshop

Bonnet Creek Salon I

**Make Every Deal Count**

With vehicle sales and originations predicted to be flat or down through 2020 and auto lending tightening across the credit spectrum, you need to know more, faster before you make your lending decisions to ensure every deal counts. Join experts from the Equifax Auto team as they review 3 key steps to help to make every deal count with insights that drive portfolio profitability.

**Speaker(s):**

**Larry Pappalardo**, *Vice President, Auto Finance, Equifax*

**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*

**9:00AM - 10:00AM**

Deep Dive Workshop, Digital Channels

Bonnet Creek XII

**To Infinity and Beyond: How to Prepare Today for the Expectations of Tomorrow's Digital User**

During this session, a panel of industry professionals will discuss the results from research conducted earlier this year by Nielsen/Harris on the level of satisfaction consumers have with their mobile and online banking experience.

The focus of this discussion will be on what financial institutions can do to meet consumer expectations today and in a future where the digital experience may be evaluated by a radically different set of criteria. A case study from a regional bank will provide an example of one institution that has transformed its entire organization and technology platform to respond to the challenges of today and the unknown of tomorrow. The panel will use the case study to explore models for continuous innovation that accommodate new technologies such as voice-based interfaces, biometrics, and artificial intelligence.

**Speaker(s):**

**Michael Carter**, *Executive Vice President, Digital Banking, SRM Corp.*

**Jeff Marshall**, *Chief Technology Officer, D3 Banking*

**Scott Mills**, *Principal, President, William Mills Agency*

**Mark Troske**, *Senior Vice President, Digital - Director COE, TCF Bank*

**9:00AM - 10:00AM**

Deep Dive Workshop, Risk, Deposits & Payments

Floridian Salon K

**Emerging Trends in Payments: It's the Everywhere Experience**

The rapid pace of change in the payments ecosystem is being driven by innovation and the growing demand by consumers for better experiences. Whether in-store, mCommerce, eCommerce, or P2P, today's consumer wants to be able to transact Everywhere. In order to be successful, it is critical to understand the shifting risk landscape, areas of opportunity, marketplace dynamics and how to deliver the right experience. Come hear the latest from Visa on some of these key trends and areas where Visa is investing to further advance payments.

**Speaker(s):**

**Tom Brooks**, *Head of Regional Accounts, Visa*

**Ben Sharp**, *Senior Director - Innovation & Strategic Partnerships, Visa*

**9:00AM - 10:00AM**

Deep Dive Workshop, Small Business Banking, Digital Channels Floridian Salon L

**Connecting Digital Channels and the Branch to Elevate Banking Experiences**

Most customer engagement in banking now comes through digital channels, yet 47% of banking customers who seek advice on accounts or complex service needs do so in the branch. As banks focus on digital transformation, it is critical to incorporate the branch into their strategy to produce the personalized and connected experiences that customers expect.

Join this discussion with industry peers where we'll explore:

- The evolving roles of the branch and digital channels
- How to build internal alignment around a connected strategy for customer engagement in the branch and digital channels
- Ways to elevate banking experiences with technology that breaks down channel silos

**Speaker(s):**

**Greg Blausey**, *Industry Go To Market Director, Banking Co-Lead, Salesforce*

**9:30AM - 10:30AM**

Deep Dive Workshop

Floridian Salon J

## **Innovations and Advancements in Credit Decisioning: What Does the Future Hold?**

Staggering advances in analytics and technology, coupled with exploding volumes of data (both human and machine generated) provide financial institutions with limitless opportunities to assess and predict consumer behavior. Yet the process of credit scoring seems stuck in the dark ages. Not anymore. Join Equifax for an inside peak into the future of predictive analytics in credit decisioning as well as customer acquisition and account management.

- Understand how the credit system has evolved over time
- Learn about advanced analytic techniques and machine learning being employed today
- Discover new techniques being tested and what that could mean for the FI of tomorrow

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

**Amy Graybill**, *Vice President, Enterprise Insights & Core Data Products*, Equifax

## **9:30AM - 10:30AM**

Deep Dive Workshop, Deposits & Payments

Waldorf Grand 2

### **Competing for Deposits in a High Rate Environment – One Customer at a Time**

The war for customers and their deposits is heating up. The battles this time around are being fought at the customer level. Winners are using more granular analytics, coordinated campaigns across marketing and product teams, and improved front line sales capabilities to handle increasingly more tailored offers. In this session Novantas and a panel of leading retail bankers will examine the opportunities that lie in developing and deploying tailored customer level treatments, as well as the challenges in coordinating marketing, product, analytics, and the front-line.

Participants in the workshop will walk away with a tangible understanding of:

- The hard questions bank leaders will need to tackle
- The balance of brand and execution capabilities evolution
- A broad view of the road map that is evolving in organizations

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

**Darryl Demos**, *General Manager of Solutions*, Novantas

**Hank Israel**, *Director*, Novantas

**Chris Powell**, *Executive Vice President Head of Checking & Deposits*, Citizens Bank

## **9:30AM - 10:30AM**

Deep Dive Workshop, Home Equity Lending

Waldorf Grand 1

### **Robotics, Machine Learning and AI... Reducing the Cost of Home Equity Lending Through Advanced Technology**

Robotics, machine learning and artificial intelligence (AI) are reducing costs and cycle times, and streamlining operations in many industries. But how will these new capabilities affect lenders?

Join us for a discussion on today's latest technology innovations and how they can enhance home equity-lending backend operations. We will also discuss the numerous advantages of using technologies with native robotic and machine learning capabilities rather than those built on top of an existing system.

Learn how these advanced capabilities can help:

- Maximize profit margins, decrease errors and support compliance
- Help manage FTE count as loan volumes fluctuate
- Mirror the strategies and advances made by manufacturers of tangible products
- Produce a higher-quality loan in less time

**Speaker(s):**

**John Brotherton**, *Senior Vice President, Product Executive*, Black Knight

**Chad Hage**, *Senior Consultant*, Microsoft

**Pete Micera**, *Senior Vice President, Origination Technologies*, Black Knight

**10:30AM - 12:30PM**

Breaks/Meals  
IV - IX

Bonnet Creek Salons

**Opening Networking Lunch**

Kick-start your CBA LIVE: Beyond the Bank 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.

**12:45PM - 2:15PM**

General Session

Floridian A-I

**The View Beyond the Horizon**

Technology and digital innovation have been pivotal to all industries, and access and customization is integral to our lives in everything from your latte order to medical care. Retail banking is no exception. As AI and other cutting-edge innovations change our global marketplace, how do we begin to understand the future impact on retail banking and beyond? International speaker and author Scott Klososky moves us out of the trenches to change and accelerate the way

we embrace banking's impending metamorphosis ... one groundbreaking concept at a time.

**Speaker(s):**

**Scott Klososky**, *International Speaker & Author, Founding Partner, Future Point of View*

**2:15PM - 2:45PM**

Breaks/Meals

Bonnet Creek Salons

IV - IX

**Afternoon Refreshment Break with Exhibitors**

Need an energy boost? Recharge and refresh with a specialty drink at the Beverage Bar.

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

Auto Finance

Bonnet Creek Salon I

**Auto Revolution: How Disruptive Technology Will Transform an Industry**

Technology-driven trends are revolutionizing the auto industry from start to finish. Autonomous vehicles, subscription service and car sharing programs have the potential to disrupt automobile financing, distribution and sales. Join us as industry insiders and modern disrupters foretell how traditional business models will be transformed.

**Speaker(s):**

**Grayson Brulte**, *Brulte & Company, Brulte & Company*

**Renee Horne**, *Vice President, Consumer Lending, USAA*

**Charles Sutherland**, *Chief Product Officer, Fiserv Lending Solutions*

**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*

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

Community Reinvestment

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*

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

Default Management, Talent Management

Bonnet Creek X

**Workforce of the Future**

Artificial intelligence, machine learning and other new technologies will impact how financial service companies design the workforce of tomorrow. What will the future look like? Which jobs can be automated? What skills will be in demand? How do we increase efficiency while meeting rising customer expectations? Panelists will consider these questions and discuss how companies are putting new technologies into practice to transform their workforce.

**Speaker(s):**

**David Blake**, *Chief Executive Officer, Degreed*  
**John Jordan**, *Managing Director, Head of Consumer Academy and Advisor Development, Bank of America*

**Kelly Joscelyne**, *Global Chief Talent Officer*, Mastercard  
**Michael Rochelle**, *Principal, Chief Strategy Officer*, Brandon Hall

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

Deposits & Payments

Waldorf Grand 2

### **The Rise of Open Banking**

The ever-decreasing cost of information sharing and transacting is causing a decomposition of traditional banking value chains creating a whole new set of opportunities and risks for banks and other financial institutions. The ability to rapidly establish and manage a tight technological coupling with partners (including Fintech companies) will become a new dimension of competition among financial institutions. Panelists will discuss technological, regulatory and market trends driving the rise of Open Banking and will discuss major player's initiatives in this space and the implications for global, national, and regional retail banks.

Participants will be able to:

- Discuss the ever-decreasing cost of information sharing as it relates to the rise of Open Banking
- Describe the technological and regulatory risks driving the rise of Open Banking
- Field of Study: Management Services

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

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

**Chad Ballard**, *Senior Vice President, Retail Digital Technology*, PNC Bank

**Sumit Oberai**, *Senior Vice President, Digital Technology*, Royal Bank of Canada

**Filippo Scognamiglio**, *Principal*, The Boston Consulting Group

**Sean Terretta**, *Managing Director, Head of Technology Strategy and Incubation*, MUFG Americas

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

Digital Channels

Bonnet Creek XII

### **To Digital and Beyond! The Future of Banking**

Banks are entering a new digital era. Digitizing the same old financial products will no longer be enough to meet the needs and expectations of consumers. It is only a matter of time until financial services, like other industries before it, hits an inflection point that will drastically change the current landscape. Learn how to prepare and lead your institution into the future of banking.

Participants will be able to:

- Discuss the digital future of banking and the application to financial products
- Describe how to transform your institution in the new digital era
- Field of Study: Management Services, Information Technology

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

**Speaker(s):**

**Scott Klososky**, *International Speaker & Author, Founding Partner, Future Point of View*

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

Home Equity Lending

Waldorf Grand 1

**Buy, Build, Partner**

How will your institution deliver a best-in-class customer experience that meets or exceeds the standards set by many digital lenders? Some banks have chosen to buy a fintech company while others are enhancing in-house technology, or partnering with lending platforms promising easy “plug and play” solutions. Which model is right for you? Hear from a panel of experts on the pros, cons, risks and rewards of these options.

**Speaker(s):**

**Larry Franco**, *Retail Banking Segment Executive, BBVA Compass*

**Christopher Laroche**, *Senior Vice President, Director of Consumer Lending, Union Bank & Trust*

**Shelley Leonard**, *Executive Vice President, Enterprise Product Strategy, Black Knight*

**Nitin Mhatre**, *Executive Vice President, Head of Community Banking, Webster Bank*

**Christian Widhalm**, *Senior Vice President, Sales and Marketing, LendKey Technologies*

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

Internal Audit,Risk

Floridian Salon K

**Risk Regulator Panel**

Risk management remains the top priority of all federal banking regulators. Whether its cybersecurity, sales practices or the lifecycle of products, regulatory agencies emphasize the need for robust risk management systems that are designed, implemented and monitored to ensure bank compliance and customer satisfaction. Join us for a discussion with the Fed, OCC and FDIC to learn more about their risk priorities and the new risks all banks should keep an eye on in 2018.

Participants will be able to:

- Discuss top priority risk management issues with federal banking regulators
- Describe how to design, implement and monitor a risk management system
- Fields of Study: Management Services, Regulatory Ethics

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

**Speaker(s):**

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

**Ray Diggs**, *Assistant Director for Risk, Division of Supervision and Regulation, Federal Reserve Board*

**Bill Haas**, *Deputy Comptroller for Midsize Bank Supervision*, Office of the Comptroller of the Currency

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

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

Small Business Banking

Floridian Salon L

### **Where's All This Going? An Economic Outlook for Small Business**

Join us for a one year overview on the state of small business lending. Find out where we are now and where we are headed. Industry experts will address current challenges and provide a detailed look into the economic trends affecting small businesses operations.

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

**Ross Carey**, *Executive Vice President, Head of Business Banking*, U.S Bank

**William Dunkelberg**, *Chief Economist*, National Federation of Independent Business

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

Student Lending

Floridian Salon J

### **Beyond the Status Quo: Ways Private Lending Can Complement Federal Student Loans**

With \$1.5 trillion in student loan debt and many borrowers struggling to repay, the status quo in the student lending market is ripe to be challenged. Join one of the Trump Administration's top officials responsible for federal student lending to discuss the state of student lending and the Administration's view of challenges and opportunities to allow private lending to complement federal lending.

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

**Brad Conner**, *Vice Chairman, Consumer Banking*, Citizens Financial Group

**Wayne Johnson**, *Chief Strategy and Transformation Officer*, Federal Student Aid

## **4:00PM - 5:00PM**

Auto Finance

Bonnet Creek Salon I

### **The Digital Customer Experience**

In this session, learn how to best integrate digital utilities within your institution and see how they play out in the real world. We will discuss how digital sales practices affect the consumer and ways to address customer concerns as new technology is rolled out. This session will feature a discussion with industry stakeholders and consumer advocates on how best to serve customers in a digital dimension.

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

**Jim Bandy**, *Director, Business Development*, Western Union

**Al Dominick**, *Chief Executive Officer*, DirectorCorps, Inc.

**Amanda George**, *Vice President, Product & Strategy*, RouteOne

**Adam Russell**, *Executive Director, Financial Services*, Neustar

## 4:00PM - 5:00PM

CFPB, Digital Channels

Bonnet Creek XII

### Digital Regulator Panel

Technology and customer expectations are pushing banks to compete against some of the most innovative companies in the world. Regulations have tempered the pace of change in the industry to date, but the federal government may be ready to support faster growth and development in banking products and services. During this session, federal policymakers will offer their near and long term vision of banking innovation.

Participants will be able to:

- Discuss how banking regulations have tempered digital innovation and growth
- Describe how federal policymakers will enable faster growth in banking products
- Fields of Study: Management Services, Regulatory Ethics

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

### Speaker(s):

**Kelvin Chen**, *Fintech Senior Analyst, Supervision & Regulation*, Federal Reserve Board

**Dong Hong**, *Vice President, Senior Counsel*, Consumer Bankers Association

**Beth Knickerbocker**, *Chief Innovation Officer*, Office of the Comptroller of the Currency

**Dan Quan**, *Head of Project Catalyst and Senior Advisor to the Director*, Consumer Financial Protection Bureau

## 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

## 4:00PM - 5:00PM

Default Management, Internal Audit, Risk

Bonnet Creek X

### **Applying Advanced Analytics to Identify Risks**

Traditional assessments of compliance risk tend to be reactive, performed in silos and often manual in nature. This can lead to missing early signals and leave institutions continually playing catch up to manage issues manifesting themselves across multiple dimensions. This session will explore novel ways to examine data to decipher common themes and identify emerging trends through different sources of information.

Participants will be able to:

- Discuss how to use advanced analytics to identify risks in the banking industry
- Describe novel ways of identifying data to decipher common themes and trends
- Fields of Study: Management Services, Regulatory Ethics

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

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

**Brian Clark**, *Senior Manager, EY*

**Paul Desaulniers**, *Senior Director of Risk Scoring, Trended Data Solutions & Collections, Experian*

## 4:00PM - 5:00PM

Deposits & Payments

Waldorf Grand 2

### **Balancing Fraud Prevention and the Customer Experience**

With the right platform and security partners, banks can both mitigate fraud and deliver frictionless customer experiences. Join our panel of experts to discuss how data agnostic decisioning platforms with API integration capabilities with fraud solution providers represent the best-of-breed approaches to real-time fraud mitigation while supporting customer experience initiatives.

Participants will be able to:

- Discuss how banks can prevent fraud and improve customer experience
- Describe how to utilize data agnostic decisioning platforms with API integration capabilities for fraud mitigation
- Fields of Study: Management Services, Regulatory Ethics

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

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

**Jacqueline Buonassisi**, *Vice President, Omnichannel Services, U.S. Bank*

**Eric Hathaway**, *Vice President, Marketing, Zoot Enterprises, Inc.*

**Daniel Jean**, *Associate Vice President, Fraud and Identity, Equifax*

**Jeff Kearney**, *Executive Director, Enterprise Fraud, Security and Investigations, Ally Bank*

**Chris Powell**, *Executive Vice President Head of Checking & Deposits, Citizens Bank*

**4:00PM - 5:00PM**

Fair &amp; 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**4:00PM - 5:00PM**

Home Equity Lending

Waldorf Grand 1

**Roundtable Discussion #1: Home Equity**

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.

**4:00PM - 5:00PM**

Small Business Banking

Floridian Salon L

**Getting Paid Now: The Next Generation of Payments**

Fast, secure and convenient! You can hear small businesses chanting these words. There is no question consumers expect innovation in payments. These demands, empowered by mobile technology, have encouraged new players to take transfer payments to the next level. Explore how the payments landscape is changing and why it's critical you keep up.

Participants will be able to:

- Discuss the regulatory environment relative to the future of payments
- Describe how the payments landscape is changing and challenges for small business
- Fields of Study: Management Services, Regulatory Ethics

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

**Speaker(s):****Peter Davey**, *Vice President, Product Innovation*, The Clearing House**Joe Proto**, *Chairman and Chief Executive Officer*, Transactis

**Laura Weinflash**, *Vice President, Product Management, Zelle*

**4:00PM - 5:00PM**

Talent Management

Hamilton/Indian River

**Workforce of the Future: Roundtable**

How is your bank preparing for the future of banking products and services? What is the impact on workforce capabilities? This roundtable session will challenge the participants to focus on these key questions and others raised during the previous session regarding the future of banking and its impact on the workforce. Join us for a lively and informative discussion.

**5:00PM - 6:30PM**

Breaks/Meals

IV - IX

Bonnet Creek Salons

**Opening Cocktail Reception with Exhibitors**

Round out your first day with cocktails in the exhibit hall during our opening reception.

Sponsored by FICO

**7:00AM - 8:00AM**

Breaks/Meals

IV - IX

Bonnet Creek Salons

**Continental Breakfast with Exhibitors**

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

**Tuesday, March 13, 2018**

**8:00AM - 8:45AM**

General Session

Floridian A-I

**Beyond the Corner Office: Leading at Warp Speed**

In an era of biometric recognition and self-driving cars, it is difficult to imagine what the next 30 years may bring for banks. Join us as two CEOs and industry powerhouses share insights on remaining agile through evolution. Former CBA Board member and current Bank of the West President and CEO Nandita Bakhshi teams up with Citizens Financial Group, Inc., Chairman and CEO Bruce Van Saun to discuss disruption, innovation, moving beyond conventional thinking and their visions for what lies ahead.

**Speaker(s):**

**Nandita Bakhshi**, *President & Chief Executive Officer*, Bank of the West

**Richard Hunt**, *President & Chief Executive Officer*, Consumer Bankers Association

**Bruce Van Saun**, *Chairman & Chief Executive Officer*, Citizens Financial Group, Inc.

**8:45AM - 9:15AM**

General Session

Floridian A-I

**Innovation... Times Infinity**

Artificial intelligence was the ultimate buzzword of 2017, with Watson among its groundbreaking applications. IBM's Alistair Rennie joins CBA LIVE's general session lineup to show how AI is driving innovation in banking and beyond.

**Speaker(s):**

**Alistair Rennie**, *General Manager, Solutions*, IBM Watson Financial Services

**9:20AM - 10:20AM**

Auto Finance

Bonnet Creek Salon I

**A Futurist's Take: Trends Shaping Tomorrow's Auto Industry**

Buckle up, ladies and gentlemen. A leading industry analyst takes us outside the day-to-day economic data of the auto market to explore emerging trends and the impact Washington policymakers may have on the auto industry. Learn how today's developments could impact the industry down the road.

Participants will be able to:

- Discuss the most recent auto industry trends
- Describe the impact Washington policymakers may have on the auto industry
- Fields of Study: Management Services, Economics

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

**Speaker(s):**

**Haig Stoddard**, *Senior Industry Analyst*, WardsAuto

## 9:20AM - 10:20AM

CFPB,Digital Channels,Internal Audit,Risk,Talent Management Bonnet Creek XII

### **Challenging the Status Quo Through Innovation and Change**

"Move fast and break things" may be the unofficial motto of Silicon Valley, but banking isn't so forgiving. Expectations around experience and technology are prompting bank leaders to re-consider their approach to developing and deploying new products, services, and delivery channels. Hear from senior bank leaders about how they are considering the people, process and systems leading to rapid and disruptive change as well as customer and employee expectations for an individualized experience.

Participants will be able to:

- Discuss how bank leaders are reconsidering their approach to developing new products, services and delivery channels
- Describe how senior bank leaders are responding to customer and employee expectations relative to innovation
- Fields of Study: Management Services, Information Technology

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

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

**John Durrant**, *Senior Vice President, Local Consumer Product and Marketing, Capital One Financial Corporation*

**Sol Gindi**, *Chief Administrative Officer, Chase Consumer Banking, JPMorgan Chase*

**Ellen Koebler**, *Consumer Lending Solutions Executive, SunTrust Banks, Inc.*

**Josh Winstead**, *Vice President, Digital Channels Director, TIAA Bank*

## 9:20AM - 10:20AM

Community Reinvestment

Bonnet Creek Salon III

### **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*

## 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

## **9:20AM - 10:20AM**

Deposits & Payments

Waldorf Grand 2

### **Deep Selling vs. Cross Selling: How Banks are Using AI and Analytics**

Cross selling can often imply pushing products through campaigns or incentive systems that consumers may not need or want. Deep selling is an alternative approach focused on discovering the needs and circumstances of individual consumers, educating them about alternatives and making recommendations to improve their financial well-being. This session will explore the viability of deep selling, ways banks are using artificial intelligence and compliance, customer satisfaction and financial performance of this new approach.

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

**Dennis Devine**, *Co-President, Key Community Bank, Consumer & Business Banking*, KeyBank

**William "Bill" Hippensteel**, *Executive Vice President, Director of Product Development*, Commerce Bank, N.A.

**George Noga**, *Chief Executive Officer*, Ignite Sales, Inc.

## **9:20AM - 10:20AM**

Home Equity Lending

Waldorf Grand 1

### **Checking the Pulse: Home Equity Leading Trends and Insights**

Gain valuable industry insights from near real time origination and portfolio performance market data. National and regional level market analysis will be presented including metrics surrounding: origination growth, product and geographic performance, operational trends, competitive rate environment,

branch productivity, portfolio performance and more. Beyond the numbers, a panel of banking leaders will discuss their perspectives on the data, leveraging insights gained from competing in today's ever changing home equity market.

**Speaker(s):**

**Sean Andrews**, *Senior Vice President, Senior Manager Consumer Credit Product*, KeyBank

**Jon Giles**, *Senior Vice President Home Equity Lending*, TD Bank

**Jay Plum**, *Executive Vice President, Consumer and Mortgage Lending Director*, Huntington Bank

**Shaun Richardson**, *Senior Vice President*, Icon Advisory Services

**9:20AM - 10:20AM**

Small Business Banking

Floridian Salon L

**Fintech – Lessons Learned**

For years, banks have been talking about Fintech space and its effect on small business lending. Do we build or buy our own tech solutions or partner with existing non-bank firms? Are nonbanks filling lending needs that banks are passing on? Is this a missed opportunity to better serve existing clientele and a way to develop future business? Join our panel of experts for a comprehensive view of the small business Fintech environment.

**Speaker(s):**

**Sam Graziano**, *Chief Executive Officer*, Foundation Group

**Robert Kleiber**, *Chief Operating Officer*, Biz2Credit Inc.

**Michael MacIntyre**, *Head of Retail Business Banking*, HSBC USA Incorporated

**9:20AM - 10:20AM**

Student Lending

Floridian Salon J

**Beyond the Bank: Tackling Student Loan Debt Together**

Increasingly, employers are teaming up with Fintechs to help employees better manage their student loans. With college costs increasing and recent graduates entering the workforce with mountains of education-related debt, many HR professionals view providing assistance with student debt as a key to recruiting and retaining the best and brightest talent. This forum will discuss how employer-funded repayment programs are structured, promoted and used, as well as ways banks could participate in these programs.

**Speaker(s):**

**Matt Beecher**, *Chief Executive Officer*, Student Loan Genius

**Michael McFarlane**, *Senior Vice President, Student Lending*, Citizens Bank

**Scott Thompson**, *Chief Executive Officer*, Tuition.io

**10:20AM - 10:50AM**

Breaks/Meals

Bonnet Creek Salons

IV - IX

### **Mid-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.

### **10:55AM - 11:55AM**

Auto Finance

Bonnet Creek Salon I

#### **Racing to Victory in Auto Finance Servicing Compliance**

Regulatory scrutiny has increased surrounding servicing in the auto finance market. State and federal regulators are ramping up oversight and enforcement actions around many different aspects of servicing, including third-party vendor oversight, add-on products, repossession and collections, complaint management, and credit reporting.

Participants will be able to:

- Discuss increasing regulatory scrutiny surrounding servicing in the auto finance market
- Describe increases in state and federal auto finance regulatory oversight and enforcement actions
- Fields of Study: Management Services, Regulatory Ethics

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

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

**Cynthia Bennick**, *Senior Director, Enterprise Compliance and Regulatory Affairs*, Ally Bank

**Michael Benoit**, *Chairman*, Hudson Cook LLP

### **10:55AM - 11:55AM**

CFPB, Default Management

Bonnet Creek X

#### **Riding the Roller-Coaster: How the New CFPB will Treat Enforcement**

The CFPB's enforcement actions and new rules have put many banks on unstable footing the past few years, but with a new administration in town, banks have a chance to make some changes in their favor. A panel of CFPB experts will discuss what your bank can do with a new head at the Bureau to combat needless litigation in the areas of debt collection and beyond.

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

**Tony Alexis**, *Partner*, Goodwin Procter LLP

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

**Jonice Gray Tucker**, *Partner*, Buckley Sandler LLP

**David Tallman**, *Partner*, Mayer Brown

### **10:55AM - 11:55AM**

**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*

**10:55AM - 11:55AM**

Deposits &amp; Payments

Waldorf Grand 2

**Competitive Differentiation Trends to Enhance Deposit Growth**

As we emerge from a low, flat interest rate environment, the cost of deposit balance acquisition is climbing. To cost-effectively maintain market share, it's imperative banks retain and grow deposit balances from existing customers. Influential bankers will share actionable advice on effective strategies to identify important trends in customer behavior within your portfolio, enhance customer targeting techniques and determine the right offer to present to customers using analytics.

**Speaker(s):**

**Brian Buckingham**, *Vice President of Deposits, U.S., Nomis Solutions, Inc.*

**Andrew Frisbie**, *Managing Director, Novantas*

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

**Frank Rohde**, *Chief Executive Officer, Nomis Solutions, Inc.*

**Sarah Welch**, *Director, Novantas*

**10:55AM - 11:55AM**

Digital Channels

Bonnet Creek XII

**Rise of the Machines: AI-Enhanced Customer Experience**

Artificial Intelligence (AI) is rapidly changing the way banks operate and how they interact with consumers. This session will explore the future of analytics and opportunities to leverage AI and machine learning technologies. Gain new

insights into how these innovations can help banks better understand and serve their customers.

**Speaker(s):**

**Ram Chatty**, *AI Solutions Leader, Genpact*

**Helen Lee**, *Counsel, White & Case*

**Alistair Rennie**, *General Manager, Solutions, IBM Watson Financial Services*

**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*

**10:55AM - 11:55AM**

Home Equity Lending

Waldorf Grand 1

**What Makes a HELOC Customer Tick?**

While HELOC originations are growing, total balances are still shrinking. In this highly competitive market, who should you target and how can you encourage higher use by existing customers? Novantas has conducted a mid-2017 survey of HELOC customers and prospects to better understand the end-to-end lifecycle, connecting customers' motivation, shopping behavior, disclosed use, and finally end of draw feedback across demographic and behavioral segments. Learn informative and actionable intelligence on highly coveted demographic segments such as millennials, high net worth and behavioral definitions

(revolvers, “rainy day” customers) to help align your bank lending strategy for a growing market.

**Speaker(s):**

**Eric Aved**, *Senior Vice President, Home Equity*, Bank of America, N.A.

**Becky Soetaert**, *Vice President, Product Manager Direct Lending*, Commerce Bank, N.A.

**Zach Wise**, *Director*, Novantas

**10:55AM - 11:55AM**

Small Business Banking

Floridian Salon L

**The Changing Environment of Underwriting Small Business Risk**

Non-traditional lenders have changed small business banking in recent years, forcing banks to reevaluate levels of acceptable risk when underwriting small business loan requests. This session will explore available data for evaluating small business loan requests and how to use it. Hear from banks that have changed their underwriting risk processes/appetite to create a positive impact on loan volume.

**Speaker(s):**

**Richard Foster**, *Executive Vice President*, Frost Bank

**Bill McSweeney**, *Chief Operating Officer, Business Banking*, Citizens Bank

**John O'Connor**, *Partner & Co-Founder*, Praxis Advisors

**10:55AM - 11:55AM**

Student Lending

Floridian Salon J

**States' Assault on Student Loan Servicing**

California, Illinois and other states have recently pursued new laws and regulations on student loan servicing. Join us to examine trends in student loan servicing laws and regulations springing up at the state level and the federal government's potential response.

**Speaker(s):**

**Winfield Crigler**, *Executive Director*, Student Loan Servicing Alliance

**John Culhane, Jr.**, *Partner*, Ballard Spahr LLP

**Mary Dwyer Pembroke**, *Director & Senior Counsel*, Discover

**12:05PM - 1:35PM**

General Session

Floridian A-I

**Things That Go Bump in Cyberspace**

Our digital dimensions and informational landscape are ever-evolving. From cyber-attacks to rogue states to the proliferation of the dark web, threats are rapid and increasingly complex. Join us for this edge-of-your-seat session featuring former director of the CIA and NSA General Michael Hayden. As the

highest-ranking military intelligence officer in the country, this four-star Army commander (retired) will discuss geopolitics, cyber-security, our vulnerabilities and challenges, the threat of a real attack, and its potential impact on financial services and beyond.

**Speaker(s):**

**Todd Barnhart**, *Executive Vice President, Retail Distribution Executive*, PNC Bank  
**General Michael Hayden**, *Principal*, The Chertoff Group, Former Director of the CIA and NSA

**1:45PM - 2:45PM**

Auto Finance

Bonnet Creek Salon I

**Dealer Trends in the Face of Consolidation**

What is the future of indirect auto lending? This session focuses on dealer motivations, e-contracting, employee consolidation, and internal dealer issues. Whether your bank is concerned with fraud, arbitration agreements, or general dealer relations, our panel of experts will share methods to maintain good relations with dealerships for years to come.

**Speaker(s):**

**Ben Atkinson**, *Head of Lender Success*, AutoFi  
**Robert Griffin**, *Vice President, Indirect Lending*, Commerce Bank  
**Stuart Holmes**, *Executive Vice President, Business Development*, AutoGravity  
**Andy Mayers**, *Lender Solutions Strategist*, Cox Automotive

**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*

**1:45PM - 2:45PM**

Community Reinvestment

Bonnet Creek Salon III

**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*

**1:45PM - 2:45PM**

Default Management

Bonnet Creek X

**Danger Will Robinson! Robotics in Banking**

Robotic process automation (RPA) is changing how institutions interact with their customers. Learn about these integral new systems and how they operate from one of the leading experts in the field. Hear from bankers using this new technology in their own operations. Experience a live demo of a RPA system to see how your institution can best integrate the technology and change your customer relationships.

**Speaker(s):**

**Ashwin Ashok**, *Senior Manager, Automation Anywhere*

**Sunil Deshpande**, *Analytics and Strategy Executive, Director, PNC Bank, N.A.*

**1:45PM - 2:45PM**

Deposits & Payments, Digital Channels

Waldorf Grand 2

**P2P: What's the Effect on Real-Time Payments?**

From innovation to disruption, in-store to e-Commerce, the rapid pace of change in the payments ecosystem continues to reshape the landscape. If banks and businesses are not prepared to receive faster payments, the batch-oriented world of receivables could cause faster payments to hit a wall. As technology changes and delivers a range of new experiences and opportunities, understanding key trends and what drives them is critical to developing a payments strategy that

truly delivers. Explore what's happening, why it's happening and what might be next in order to be positioned for success.

**Speaker(s):**

**Paul McAdam**, *Senior Director, Banking Services*, J.D. Power and Associates

**Jonathan Prendergast**, *Senior Vice President, Head of Payments Strategy*, TD Bank

**Jess Turner**, *Executive Vice President of North America Digital Payments and Labs*, Mastercard

**Laura Weinflash**, *Vice President, Product Management*, Zelle

**1:45PM - 2:45PM**

Home Equity Lending

Waldorf Grand 1

**Digital Lending**

In the world of instant gratification and "I want to do things my way", how are financial institutions changing to keep up with the consumer? In this session, Fiserv will analyze data from their annual consumer survey and share results on what kind of digital experience customers are looking for. Bridgeforce will follow up with their own case studies to show how banks can use this information to optimize the customer journey, increase revenue and decrease expenses.

**Speaker(s):**

**Mark Ravanese**, *Director*, Bridgeforce LLC

**Kim Weaver**, *Director, Product Strategy*, Fiserv

**1:45PM - 2:45PM**

Internal Audit, Small Business Banking

Floridian Salon L

**A Comprehensive View of Lending Trends**

This session explores current portfolio trends on a macro level with additional insight into regional and business trends. Attendees will hear from leading industry executives about the drivers of these trends and what your peers see as opportunities and challenges in 2018 and beyond.

Participants will be able to:

- Discuss current portfolio lending trends on a macro level
- Describe the drivers of these trends and the opportunities they present to the banking industry
- Field of Study: Management Services

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

**Speaker(s):**

**Carolyn Hardin-Levine**, *Chief Executive Officer*, Small Business Financial Exchange

**Bob Kottler**, *Executive Vice President, Director of Retail and Small Business*, IBERIABANK

**Linda O'Connell**, *Managing Partner*, Barlow Research

**Bill Phelan**, *President*, Paynet

**1:45PM - 2:45PM**

Risk

Floridian Salon K

**Knock Knock. Who's There? Synthetic Fraud and Other Scary Risks**

Cyber security is top of mind for banking and finance industry executives, as high-profile, highly sophisticated security breaches across government agencies and commercial enterprises continue to reverberate. Hear a panel of experts discuss what this means for those in risk management and what banks can do to prepare when personal identifiers might be compromised.

**Speaker(s):**

**Laura Bruck**, *Vice President, Marketing & Solution Strategy, EZShield*  
**Kevin King**, *Director of Product Marketing, ID Analytics*

**1:45PM - 2:45PM**

Student Lending

Floridian Salon J

**Crunching the Numbers on Student Debt**

An important topic among researchers and economists today is the high level of student debt. Join us in reviewing recent studies on student lending – both graduate and undergraduate – and default rates. Finally, panelists will discuss the impact student loan debt is having on post graduate financial decisions. Find out what it means for the future of the industry and our economy.

**Speaker(s):**

**Lisa Mitchell**, *Vice President & Central Region Head, Sallie Mae*  
**Wilbert van der Klaauw**, *Senior Vice President and Director of the Center for Microeconomic Data, Research and Statistics, Federal Reserve Bank of New York*  
**John Vidovich**, *Vice President, Business Development, Discover*

**1:45PM - 2:45PM**

Talent Management

Hamilton/Indian River

**Strategic Diversity: Futureproofing the Workforce**

Strategic diversity goes beyond traditional paradigms about what "diversity" means and digs into results-driven, quantifiable methods. This panel discussion will provide specific examples of diversity paradigms, lessons learned and success stories. Learn about cutting-edge tools, how to recognize individual strengths and align them with talent and succession planning. Receive an introduction to an "innovation lab" process designed to create tangible results to support corporate strategy.

**Speaker(s):**

**Kayrnye Bochicchio**, *Senior Vice President, Learning and Development, Webster Bank*  
**Michelle Lee**, *President, Community Banking, Eastern Region, Wells Fargo & Company*  
**Catherine Myers**, *Consumer Bank Technology Executive, U.S. Bank*  
**Neil Rodgers**, *Principal, Cole Scott Group*

**Tabitha Scott**, *Chief Executive Officer*, Cole Scott Group

## **2:45PM - 3:15PM**

Breaks/Meals  
IV - IX

Bonnet Creek Salons

### **Afternoon Refreshment Break with Exhibitors**

Take a break and grab a snack! Peruse the unique offerings at the Beverage Bar or get your shoes shined.

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

Auto Finance

Bonnet Creek Salon I

### **A Regulatory Oversight Roadmap for Auto Finance Add-On Products**

The CFPB, FTC and state regulators are increasingly asking lenders about ancillary products in their examinations. Flattening new vehicle sales and tighter constraints on “dealer mark-ups” are causing dealers to rely more on the sale of ancillary products to grow finance and insurance revenue and improve dealership profitability. Panelists will discuss the challenge of controlling risk and aligning ancillary product oversight activities over dealers and product providers and give auto lenders the roadmap for developing a balanced, risk-based approach.

Participants will be able to:

- Discuss the regulatory environment relative to auto finance ancillary products
- Provide a roadmap for auto lenders to develop a balanced, risk-based approach to oversight of ancillary products
- Fields of Study: Management Services, Regulatory Ethics

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

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

**Jeff Anderson**, *Sr Vice President, Recovery and Risk Management*, van Wageningen

**Broderick Coats**, *Senior Manager*, EY

**Kenneth J. Rojc**, *Partner*, Nisen & Elliott LLC

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

CFPB, Default Management, Risk

Bonnet Creek X

### **The Complaint Odyssey: From Launch to Lessons Learned**

Join us as we explore the journey of a consumer complaint from inception to closure. Hear from those closest to the CFPB portal on complaint intake, closure, data handling and the way complaints inform the Bureau’s activities. Industry experts will share strategies and the latest innovations to manage complaints, mine data and respond to opportunities for progress within their institutions. The first of a two-part session, join us for this comprehensive panel program, then stay for part two, our complaints roundtables, immediately following.

Participants will be able to:

- Discuss the CFPB's utilization of the consumer complaint portal
- Describe strategies and the latest innovations for complaints management and data mining
- Fields of Study: Management Services, Regulatory Ethics.

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

**Speaker(s):**

**Brian Rosenberg**, *Senior Vice President, Compliance, Consumer Complaints, Citigroup Inc.*

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

**Brian West**, *Principal, The Boston Consulting Group*

**Kelly Wogan**, *Enterprise Complaints Program Manager, Customer Advocacy Team, Huntington Bank*

**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*

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

Deposits & Payments

Waldorf Grand 2

**Demographics and Your Deposits Base**

U.S. minority populations represent sizable spending power. However, the financial industry has not traditionally engaged some of these segments. Join experts as they share new insights into how this underserved group perceives and uses your products and how you can better serve them.

**Speaker(s):**

**Bryan Carson**, *Chief Marketing Officer, Huntington Bank*

**Peter Filiaci**, *Vice President, Strategy and Insights, Univision Communications Inc.*

**Robert Meloche**, *Senior Director, Global Financial Inclusion, Visa Inc.*

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

Digital Channels, Internal Audit, Small Business Banking

Bonnet Creek XII

#### **Balancing Fraud Prevention and the User Experience**

Back in the day bank robberies were the only security threat banks faced. In this age of technological advancements and increases in organized criminal activity, financial institutions are working to stay ahead of the fraudsters - its costing banks and small business clients billions of dollars each year. Hear from the chief security officer of a regional bank as well as federal law enforcement officials to discuss what is next in the “cat and mouse” game between banks and cyber criminals and what techniques are in place to protect small businesses from such predators.

Participants will be able to:

- Discuss top cybersecurity concerns in the banking industry
- Describe what techniques are in place to protect small business from cyber criminals
- Fields of Study: Management Services, Regulatory Ethics

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

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

**Mike Bryant**, *Director of Corporate Security, M&T Bank*

**Ian Rifield**, *Acting Deputy Special Agent in Charge, Criminal Investigative Division, United States Secret Service*

**Aaron Seres**, *Assistant Section Chief, Financial Crimes Section, Federal Bureau of Investigation*

### **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*

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

Home Equity Lending

Waldorf Grand 1

#### **New Tax Bill: Home Equity Implications**

Join our panel of experts for their interpretation of the newly enacted tax law. Learn how the changes may affect your financial institution and what marketing strategies banks are incorporating to talk to their customers about the home equity product.

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

**Jackson Benefield**, *Vice President, Mortgage & Consumer Product Manager, Regions Financial Corporation*

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

**Domenick Forte**, *Executive Vice President Head of Home Equity Lending, Citizens Financial Group*

**Elizabeth L'Hommedieu**, *Principal, KPMG, LLP*

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

Student Lending

Floridian Salon J

#### **Takeaways from Student Loan Litigation**

A review of significant recent student loan litigation, including suits brought by the CFPB and state attorneys general, will provide insight into the enforcement postures of federal and state governmental actors. Join this discussion of “lessons-learned” and potential impacts concerning business models and practices.

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

**Tom Levandowski**, *Senior Company Counsel and Senior Vice President, Wells Fargo Law Department - Consumer Banking and Corporate Regulatory Division, Wells Fargo*

**Jacob Spencer**, *Associate Attorney, Gibson Dunn*

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

Talent Management

Hamilton/Indian River

#### **Reinventing Performance Management**

Numerous demographic, societal and technological forces are converging to reshape the modern workplace, workforce and ways of working. Successful transformations rely on a shift in performance management principles. Culture and industry trends influence the speed and level of change when organizations redesign their performance management approach to drive higher levels of performance and engagement. This session will address the primary shifts occurring in performance management today and how to think through embarking on a successful performance management journey for your organization.

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

**Eddie Barrett**, *Managing Director, Human Capital*, Deloitte  
**Christopher Cole**, *Senior Vice President, Talent Management*, KeyBank  
**Joan Goodwin**, *Manager, Human Capital*, Deloitte

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

Auto Finance

Bonnet Creek Salon I

##### **Facing Change in the Auto Market**

What would your organization do if Amazon started selling cars? If the Chinese car market doubled? If autonomous cars become more widely available? Get insight into these questions and more from a panel of experts to fully prepare your organization for a host of potential disruptions to your business, from issues in digital retailing to concerns about electric vehicles, make sure you're equipped with the answers to our industry's toughest questions about the future.

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

**Cliff Banks**, *President*, The Banks Report

**David Hollodick**, *Senior Vice President, Business Development*, Bank of America

**Andy Koblenz**, *Executive Vice President, Legal and Regulatory Affairs, and General Counsel*, National Automobile Dealers Association

**Mark O'Neil**, *Executive Vice President & Chief Operating Officer*, Cox Automotive

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

CFPB

Bonnet Creek XI

##### **Roundtables: Exploring the Complaints Cosmos**

Part two of back-to-back complaints sessions, join us as industry experts delve into key consumer complaints issues through interactive roundtable discussions. Engage with peers, ask questions and learn best practices on issues such as the CFPB Complaint Portal, data management for internal and third-party complaints and innovations and trends in complaint data mining.

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

**Brian Rosenberg**, *Senior Vice President, Compliance, Consumer Complaints*, Citigroup Inc.

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

**Brian West**, *Principal*, The Boston Consulting Group

**Kelly Wogan**, *Enterprise Complaints Program Manager, Customer Advocacy Team*, Huntington Bank

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

Community Reinvestment

Bonnet Creek Salon III

##### **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

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

Default Management

Bonnet Creek X

**Integrating Digital Experiences for Collections**

Customers increasingly prefer to interact with their financial institutions digitally. Digitizing the customer experience across the origination, servicing and collection spectrum is a journey requiring thoughtful analysis and preparation. In collections, the benefits to customer engagement, expense savings, and compliance accuracy are worth the effort. This session will outline how to get started and ways to take advantage of the latest digital capabilities.

**Speaker(s):**

**David LaRoche**, *Default Practice Leader, Director*, Bridgeforce LLC

**Brian Moore**, *Senior Principal, Industry Solutions*, Nuance

**Larry Tewell**, *Senior Vice President*, Wells Fargo

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

Deposits & Payments

Waldorf Grand 2

**The Principles and Playbook for Financial Health**

The terms “financial capability” and “financial health” are increasingly popular and resonating well with consumers. How do we help improve consumer financial capability? How is financial capability defined and measured? Everyday consumers are demanding financial education solutions and banks are actively pursuing the best opportunities to meet their needs. This session will explore innovations in the banking industry and how digital financial education is the solution to consumer financial capability. Research has proven that financial education builds trust and loyalty with consumers, thereby providing valuable opportunities to deepen relationships. Hear lessons learned from banks, and see how financial education can drive regulatory, community investment and marketing goals.

**Speaker(s):**

**Bria Barker**, *Director, Financial Education*, EverFi

**Lucy Carr**, *Community Consultant, Florida Community Development Banking*, PNC Bank

**Samantha Melting**, *Savings Products Executive*, Bank of America

**Royce Sutton**, *Senior Vice President, CED Strategies Director*, Fifth Third Bank

**Mikel Van Cleve**, *Advice Director – Personal Finance*, USAA Federal Savings Bank

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

Digital Channels

Bonnet Creek XII

**Exploring the World of Open Banking**

It is the dawn of a new era in banking and traditional boundaries are being broken. As digital disruptors and other industry leaders are redefining the customer experience, consumers are demanding more from banks in terms of access and convenience. Join us as we explore the shift in open banking standards abroad, and the possible opportunities and threats this may pose for banking.

**Speaker(s):**

**Steven Boms**, *President*, Allon Advocacy

**Daniel Kahn**, *Business Development*, Plaid

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

**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

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

Home Equity Lending

Waldorf Grand 1

**Roundtable Discussion #2: Home Equity**

Back by popular demand, these interactive sessions stimulate conversations about key topics related to home equity. Join industry experts and your peers for detailed discussions about home equity products, underwriting and fulfillment and risk. Don't miss your chance to network, obtain data and share best practices!

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

Risk

Floridian Salon K

**Elevating Third-Party Risk Management to Improve Service Provider Relationships**

Third-party service providers are a critical component to the success of most, if not all, financial institutions. And managing these relationships are equally important for safety and soundness considerations, and for the protection of our customers. However, third-party risk management has become burdensome for the industry and for service providers due to the redundancies inherent in such a duplicative process. Some banks are pooling resources in order to rationalize the vendor management process. In this session, we will learn about how one company is leading the charge on rationalizing the vendor management process.

**Speaker(s):**

**Jack Fults**, *Director, Third Party Risk Management, American Express*

**John McCauley**, *Wells Fargo*

**Luke Nordlie**, *Business Development Manager Third Party Risk Professional, TruSight*

**Chris Ritterbush**, *Executive Director, EY*

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

Small Business Banking

Floridian Salon L

**Where's it Going to Land? A Look at the Small Business Regulatory Agenda**

Join a panel of experts for discussion on the most pressing regulatory issues facing small business lenders, including Section 1071 of the Dodd-Frank Act, and FinCEN's beneficial ownership rule, its effect on lending and other issues and implementation considerations.

**Speaker(s):**

**Alan Ellison**, *Small Business Program Manager, CFPB*

**Jonathan Kolodziej**, *Associate, Bradley Arant Boult Cummings LLP*

**Erik Vingelen**, *Senior Vice President, BSA/AML/OFAC Officer, Banner Bank*

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

Student Lending

Floridian Salon J

**The Brave New World of CFPB Student Lending Compliance**

Over the past year, the CFPB has been involved in a host of enforcement actions against companies in the student lending space, in addition to highlighting issues in student lending through complaint snapshots and public events. With Director Cordray's departure from the Bureau, industry leaders anticipate a major shift in how the agency engages with lenders moving forward. This session will offer insight to what past Bureau actions mean for your organization and how the CFPB will treat lenders in a post-Cordray world.

Participants will be able to:

- Discuss CFPB enforcement actions in the student lending space
- Describe what past Bureau actions in student lending will mean for the banking industry moving forward
- Fields of Study: Management Services, Regulatory Ethics

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

**Speaker(s):**

**Anand Raman**, *Partner, Consumer Financial Services; Litigation; Government Enforcement and White Collar Crime*, Skadden, Arps, Slate, Meagher, & Flom, LLC

**Mark Smith**, *Executive Vice President, Consumer Lending Portfolio Manager*, SunTrust Banks

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

Talent Management

Hamilton/Indian River

**Using Digital Learning to Educate Bank Talent**

As rapid change and a continually evolving workforce demand new and different methods of learning, utilization of traditional teaching and learning methods are being challenged. This session will explore alternatives such as micro- and digital-learning and consider opportunities and scenarios where these learning solutions add value.

**Speaker(s):**

**Sean Deiz**, *Senior Manager, Instructional Technology Development*, TD Bank

**5:30PM - 6:30PM**

Breaks/Meals

Bonnet Creek Salons

IV - IX

**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.

Sponsored by Mastercard

**Wednesday, March 14, 2018**

**7:30AM - 8:15AM**

Breaks/Meals  
IV - IX

Bonnet Creek Salons

**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.

**8:15AM - 9:30AM**

Super Sessions

Waldorf Grand 2

**Marijuana Management: “Dude, Where’s My Banker?”**

They say everything new begins in the West. After crossing Colorado’s state line, legalized marijuana launched a multi-billion-dollar industry and a host of regulatory and financial management challenges. As state and federal policies butt heads, banks are left to steady the scales between the law and meeting customer need. Join our experts to discuss this budding industry and where it’s headed.

**Speaker(s):**

**William Coley**, *State Senator*, Ohio State Legislature

**Matt Dickson**, *Senior Vice President - Principal Credit Policy Officer*, Bank of the West

**Bruce Nassau**, *Chief Executive Officer and Partner*, Tru Cannabis

**Marc Painter**, *Partner*, Holland & Hart

**8:15AM - 9:30AM**

Super Sessions

Waldorf Grand 1

**Fraud, Cyber-Crime and the Battle Plan for Banking**

For every innovation in financial security, thieves lay waiting. From money laundering to fraud to cybercrime, risks are ever-evolving, on the rise and costing consumers and our industry billions. Join us as experts from the bank discuss their efforts to coordinate resources and combat financial crimes today... and beyond. A consultant will share what you can do now to mitigate risk, protect your customers and preserve your bank’s reputation.

**Speaker(s):**

**Erick Christensen**, *Managing Director*, Protiviti

**Ricardo Serrano**, *Senior Control Officer*, BBVA Compass

**Charan Singh**, *Chief Security Architect, Head of Security Strategy and Innovation*, Citigroup, Inc.

**Morgan Whitacre**, *Consumer Fraud Division*, Bank of America

## 9:40AM - 10:00AM

General Session

Floridian A-I

### **Honoring the Best in Banking**

#### 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 PNC's Thomas Dent for his superior performance and academic achievements. Tom was selected by the CBA Executive Banking School faculty with input from his senior class peers.

#### Joe Belew Award

For the 66+ million Americans with little or no access to financial services, challenges and limitations are around every corner. This year, CBA is pleased to highlight programs going "Beyond the Bank" to serve un/underbanked consumers in their communities. The applicant with the most innovative and effective program will earn the 2018 Joe Belew Award. 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.

## 10:00AM - 11:00AM

General Session

Floridian A-I

### **Washington Wednesday**

With new leadership at the OCC and CFPB, and a shift in climate under the Trump administration, what are the top priorities and action items for financial regulators? Which policy issues are still on the table and which have been shelved? Get the inside scoop at this must-attend session as former Acting Director of the OCC Keith Noreika offers a glimpse of the DC regulatory landscape. Learn what you need to know to develop your bank's game plan for 2018... and beyond.

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

**Keith Noreika**, Former Acting Director, OCC; Partner, Simpson Thacher & Bartlett LLP