

## Monday March 12, 2018

### 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*

### 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*

**Tuesday, March 13, 2018**

**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*

**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**

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

**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 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*

**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 financials 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*