

CBA LIVE 2022 Program

03/07/2022 7:30AM - 8:30AM

Breaks/Meals

Indian Paintbrush/Larkspur

EBS Alumni Breakfast (by invitation only)

All current and former EBS students attending CBA LIVE are invited to join us for a gathering of alumni. Enjoy a delicious breakfast and take part in a discussion with our panelists, who will all share their stories of "How EBS Prepared Me for the Next Challenge." We hope to see you there!

03/07/2022 7:30AM - 8:30AM

Breaks/Meals

Wolff Ballroom A

Warm Welcome Breakfast

Start CBA LIVED off right with our Warm Welcome Breakfast! Get a jump on networking and meet some attendees at our opening breakfast sponsored by KPMG LLP. We hope to see you there!

03/07/2022 8:00AM - 9:15AM

Deep Dive Workshop

Grand Oakes N/O

Your Action Plan for Credit Reporting, Disputes & Increased Scrutiny

Scrutiny on credit bureau furnishing, disputes handling, and complaints has greatly increased, again. Fines are back and members of Congress – and the new CFPB leadership in particular—have made big statements about credit bureau issues. The good news is the tools and techniques to get ahead of the renewed scrutiny are already here and this session will help you understand them. Breakfast will be provided.

Speaker(s):

Michelle Macartney, *Managing Partner, Chief Compliance Officer*, Bridgeforce

Drew Rosedale, *Data Contributor Service Leader*, Equifax

Matt Scarborough, *Chief Executive Officer*, Bridgeforce Data Solutions

Karen Olson, *Vice President and Operational Leader*, KeyBank

03/07/2022 8:00AM - 9:15AM

Deep Dive Workshop

Grand Oakes M

Pandemic Update: How Consumer Credit Behaviors Have Shifted and are New Loan Originations Demonstrating Increased Risk?

Hear from Dr. Emre Sahingur on the latest data on consumer credit behaviors and performance. Learn about balances, delinquencies and other

credit indicators. Gain an understanding of the differences by age group, risk tier and other benchmarking factors. Attendees also will see how pandemic trends like loan forbearances are faring.

Breakfast will be provided.

Speaker(s):

Emre Sahingur, *Senior Vice President for Predictive Analytics, Research and Product Management*, VantageScore Solutions, LLC

03/07/2022 8:30AM - 9:15AM

Deep Dive Workshop

Grand Oaks K

Transformation of Digital Payments, Presented by Visa

The customer payment experience has accelerated significantly over the last two years as consumers and businesses embraced digital. Visa is working with financial institutions and technology partners to offer products and solutions that meet customer expectations, while driving convenience and security. Learn how payments can be a catalyst for industry innovation and how financial institutions can benefit from this transformational period in commerce.

Speaker(s):

Tom Brooks, *Senior Vice President, Head of Regional Accounts*, Visa

03/07/2022 8:30AM - 9:15AM

Deep Dive Workshop

Grand Oaks L

Driving Customer Value During Market Redefinition

FI's are facing their first rising rate environment as the definition of market has swung from a geographic driven by branch share to a customer centric needs/affinity driven by analytics and marketing. Integrating consumer and digital attributes, FI's can effectively target their newly defined markets for HELOC sales and utilization as well as quality customer deposit balance retention and (if and when the deposit surplus ebbs) augmentation.

Speaker(s):

Hank Israel, *Director, Innovation & New Markets*, Curinos
Andrew Frisbie, *Executive Vice President*, Curinos

03/07/2022 8:30AM - 9:15AM

Deep Dive Workshop

Blue Bonnet/Dogwood

Securing the Value of your M&A Event, One Interaction at a Time

The value of an M&A event often hinges on handling a thousand small, but significant, interactions with customers, employees and communities. From the initial announcement to the combining of systems and branches, everything must be perfect – execution, advance communications and in-the-moment responses – or that value could be at risk.

Speaker(s):

Terri Panhans, *Vice President, Contact Center Solutions*, Vericast
Stephanie Williams, *Vice President, Financial Institution Mktg Product & Strategy*, Vericast

Scott Hansen, *Executive Vice President, Marketing, Vericast*

03/07/2022 8:30AM - 9:15AM

Deep Dive Workshop

Begonia/Bottlebrush

Elevated Economic Uncertainty Fueling Changes in Consumer Banking

Join us to understand the macroeconomic factors impacting consumer behavior and banking. Learn the implications it has on the growing trend of people expecting “complete” safety via online interactions and banking on demand during this uncertain time.

Speaker(s):

Anna Fisher, *Vice President, Identity and Fraud Consulting, Equifax*

Jennifer Cox, *Business Solution Engineers Leader, Equifax*

Thomas Aliff, *Senior Vice President, Equifax, Data & Analytics Consulting Leader, Equifax*

Joy Wilder Lybeer, *Chief Revenue Officer Senior Vice President – Global Partnerships, Equifax*

Amy Crew Cutts, *President & Chief Economist, AC Cutts & Associates LLC*

03/07/2022 9:30AM - 10:15AM

Auto Finance

Grand Oaks L

Economic Outlook

Hear about economic trends that may impact the auto finance industry. In this session, you will learn:

- The impact of electric vehicles and the ability of manufacturers to meet consumer demand;
- The new direct to consumer models for buying cars; and
- How trends in inflation, consumer spending, and supply chain issues will impact your auto portfolio.

Speaker(s):

Thomas Aliff, *Senior Vice President, Equifax, Data & Analytics Consulting Leader, Equifax*

03/07/2022 9:30AM - 10:15AM

CFPB Forum

Grand Oaks M

Post-Pandemic CFPB Part I: The Bureau’s Laser Focus on Housing Insecurity

Former Acting CFPB Director David Uejio messaged the Bureau’s priority of keeping consumers in their homes after the expiration of CARES Act protections, and with Director Rohit Chopra now at the helm, the Bureau is poised to deliver on that promise. Hear about the Bureau’s focus on discrimination in all things housing, from home appraisals to mortgage origination to mortgage servicing.

In this session you will learn:

- Tips to avoid or mitigate appraisal bias;
- What to expect from supervisory examinations; and
- Tips to stay out of Enforcement's crosshairs.

Speaker(s):

Chris Willis, *Partner*, Troutman Pepper

Jennifer Ruggiero, *Group Vice President, Centralized Compliance, Core Bank Compliance Officer*, M&T Bank Corporation

Anthony Gibbs, *Director*, Protiviti

Shou Wang, *Vice President, Fair Lending & Consumer Practices*, JPMorgan Chase, Co.

03/07/2022 9:30AM - 10:15AM

Community Reinvestment

Grand Oaks Q/R

Regulatory Panel: On the Horizon for CRA Modernization

Join the Fed, FDIC and OCC on a panel discussing hot issues in CRA and what is next in CRA Modernization as agencies work together on a joint CRA rule. This session is sure to provide insight and explore what is on the regulatory horizon.

In this session you will learn:

- The latest update from the OCC on the final version;
- Updates on a potential upcoming Notice of Proposed Rulemaking from the agencies, and
- How the changes can impact your bank.

Speaker(s):

Eric Belsky, *Director, Consumer & Community Affairs*, Board of Governors of the Federal Reserve System

Mark Pearce, *Director, Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation

Grovetta Gardineer, *Senior Deputy Comptroller for Bank Supervision Policy*, Office of the Comptroller of the Currency

03/07/2022 9:30AM - 10:15AM

Default Management

Begonia/Bottlebrush

Post-Pandemic Impact on Loss Mitigation Operations

Mortgage servicers have seen operational strain as a result of ever-evolving post-pandemic borrower solutions. Servicers continue to juggle changing guidance from regulators and investors while dealing with historic volumes to ensure the best customer experience.

In this session, you will learn:

- How changes in volume levels have impacted operations and pipeline management;

- How we can optimize default processes and controls with specific focus on reduction in quality and timing errors, embedding compliance in operations; and
- How to optimize system functionality to monitor and control business line processes through data-driven status reporting of vendor performance, operational metric performance, and control performance.

Speaker(s):

Abhi Roy, *Managing Director*, Protiviti

03/07/2022 9:30AM - 10:15AM

Deposits & Payments

Grand Oaks K

Fintech and Traditional Banking, Meeting the Next Generation's Needs

A rapidly changing technology landscape and ever-increasing consumer expectations challenge today's banks and fintechs to build, partner, buy or be left out in the race to be the customer's first choice. Join us for a panel discussion moderated by David McIninch, SVP, Fiserv, as we explore how today's banks confront daily pressures to innovate and digitally transform their products and delivery channels. William Borowski, VP, Synchrony, and Sunil Sachdev, Head of Fintech at Fiserv, will share perspectives on how new competitors have moved in and consumer preferences are evolving, changing how financial institutions meet the needs of customers.

In this session, you will learn:

- What the next generation of consumers looks like and how to meet their needs
- How new entrants have shifted the competitive landscape
- How both new entrants and incumbents are reimagining how they build and distribute financial services, and
- How digital engagement has become the new battleground.

Speaker(s):

David McIninch, *Senior Vice President, Strategy, Marketing and Product Management*, Fiserv

Sunil Sachdev, *Global Fintech Executive*, Fiserv

William Borowski, *Vice President, Bank Portfolio Innovation and Management*, Synchrony Financial

03/07/2022 9:30AM - 10:15AM

Talent Management

Grand Oaks N/O

Hiring for the Right Thing in a Post-Pandemic World

Building trust is a key factor to meet consumer needs, achieve business objectives, and retain customers. Your workforce's ability to demonstrate empathy is key to this success, especially in post-pandemic conversations with customers. This session will help you define the competencies needed in today's post-pandemic workforce, and the ability to identify them whether in an interview, or in your daily conversations.

In this session, you will learn how to:

- Attract and recruit talent who prioritize empathy, diversity and equity to improve business and customer outcomes

- Identify the right talent by leveraging a "Success Profile" competency framework for screening and evaluating candidates during the hiring process
- Draw out the desired job behaviors and skills by crafting effective behavioral interview questions

Speaker(s):

Tricia Wyatt, *Director of Operations & HR, Bridgeforce*

Heather Wojcik, *Director of Talent Development Programs, Santander*

Mark Hale, *Director of CARE Team, Santander Consumer USA*

03/07/2022 10:15AM - 10:35AM

Breaks/Meals

Grand Oaks A-J

Morning Refreshment Break

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.

03/07/2022 10:35AM - 11:20AM

Auto Finance

Grand Oaks L

Navigating Disruption in a Time of Industry Transformation

During this session, we will review the current state of decentralized finance as it applies to auto financing and consumer lending technologies. Hear short case studies or overviews of what has been attempted, with a specific focus on what has been learned. Delve into an open discussion of what is needed to drive greater adoption and benefits. In this session, you will learn:

- The current state of decentralized finance technology development and overall and component level applicability to auto financing and consumer lending;
- What the use cases are to drive greater adoption of decentralized finance in these markets and what enablers are required to realize this adoption and the resulting described benefits; and
- The latest macroeconomic outlook and assessment of the ongoing supply chain challenges affecting the industry. In addition, a deeper review of US light vehicle sales and production, the latest powertrain and electrification trends impacting the market.

Speaker(s):

Charles Sutherland, *Chief Product & Strategy Officer, defi SOLUTIONS*

Mike Wall, *Executive Director, Automotive Analysis, IHS Markit*

03/07/2022 10:35AM - 11:20AM

CFPB Forum

Grand Oaks M

Post-Pandemic CFPB Part II: Access to and Availability of Consumer and Market Data, Comparing Banks and Fintechs

This session will explore potential market implications of Sections 1071 and 1033 rulemaking, and how those rules may impact banks and fintechs differently.

Both 1071 and 1033 will create extensive requirements for financial

institutions on how they collect, report, and maintain data. Could these rules widen the regulatory gap and help clear a path for fintech dominance?

In this session you will learn:

- How data portability looks different for banks and fintechs; and
- Ways in which 1071's reporting requirements may create a small business lending hierarchy.

Speaker(s):

Chris Willis, *Partner*, Troutman Pepper

Anthony Gibbs, *Director*, Protiviti

Jennifer Ruggiero, *Group Vice President, Centralized Compliance, Core Bank Compliance Officer*, M&T Bank Corporation

Shou Wang, *Vice President, Fair Lending & Consumer Practices*, JPMorgan Chase, Co.

03/07/2022 10:35AM - 11:20AM

Community Reinvestment

Grand Oaks Q/R

Community Benefits Plan – Commitments & Compromises

During a merger or acquisition, developing a Community Benefits Plan (CBP) seems to be an acceptable way to bridge financial services and product gaps identified by community advocacy groups. This session will cover the process of building a CBP, and panelists will share practical experience and best practices on building a strong program between community advocacy groups and the banks.

In this session you will learn:

- How to navigate the regulatory environment and hurdles;
- Ways to engage with consumer groups and the public to form a beneficial program; and
- The important steps to make sure the mission and goals of the bank are still present.

Speaker(s):

Bobbie Salgado, *Director - CRA Strategy & Operations*, MUFG Union Bank

Staci Glenn Short, *Senior Vice President, Community Development Program Director*, Huntington Bancshares Incorporated

Rey Ocanas, *Executive Vice President, Community Development Banking*, PNC Bank

Anthony Weekly, *Executive Vice President, Chief CRA & Community Development Officer*, Truist

03/07/2022 10:35AM - 11:20AM

Default Management

Begonia/Bottlebrush

Default Management – Remaining Compliant While Adding Diversification and Flexibility

This session will discuss how to strengthen your default recovery strategy through diversification and flexibility while remaining compliant in a world of ever-changing regulation. There is no "one size fits all" strategy when it comes to default management. We will review key elements of a diversified and flexible strategy and discuss how varying options impact the control and timing of cash flow, as well as how to put the power of controlled cash flow to work. Learn the benefits of using recovery partners and how to remain compliant in doing so.

In this session, you will learn:

- The power of diversification and flexibility.

- The driving focus and cash flow to grow the bank's core business; and
- How to ensure compliance while increasing flexibility.

Speaker(s):

Bob Deter, *Vice President, Business Development, Crown Asset Management*
Rui Cardoso, *Chief Executive Officer, Quantum3*

03/07/2022 10:35AM - 11:20AM

Deposits & Payments

Grand Oaks K

Buy Now Pay Later: Consumer Trends, Implications, and Innovation in Credit

With the rapid emergence of BNPL, gain insight on the latest consumers trends within this rapidly evolving segment. Understand fraud and credit implications and learn the latest on credit product innovation originating through BNPL and how it impacts you.

In this session you will learn:

- The latest consumer and growth trends;
- An overview of fraud and credit analytics; and
- How innovation of credit is supporting BNPL segment.

Speaker(s):

Thomas Aliff, *Senior Vice President, Equifax, Data & Analytics Consulting Leader, Equifax*
Amy Frasher, *Senior Director, FinTech Product Manager, Equifax*

03/07/2022 10:35AM - 11:20AM

Internal Audit

Blue Bonnet/Dogwood

Process and Change Management: What Works, What Doesn't & Three Steps to Success

There is no substitute for disciplined, well-run process and change management programs. This session will help you learn how to truly move the needle using best-in-class program management practices. We aim to answer your biggest questions so you can avoid the mistakes we've seen, and remediated, for over two decades.

Bring your specific challenges and we'll take questions throughout the work session. Don't worry if you don't have any, we have many "war stories" to share with tips and best practices to thwart the issues that often derail projects and transformations.

In this session, you will learn:

- How to identify risk using project management tenets and best practices;
- How effective governance can be a value-add to change management; and
- How to plan for success

Speaker(s):

John Sanders, *Managing Partner and Chief Executive Officer, Bridgeforce*
Andrew Domino, *Managing Partner and Chief Operating Officer, Bridgeforce*

03/07/2022 10:35AM - 11:20AM

Talent Management
Oakes N/O

Grand

Empowering Growth: Where DEI Strategy Meets Business Strategy

Join us for a thought-provoking discussion on how to evolve your DEI strategy into your purpose as a business and growth plan. This senior executive panel will share their experiences on how an inclusion-centered vision can power new product innovation and enhance and excel business results. Discussion will include how to evolve your workforce strategy to enhance retention and provide attendees with tangible actions that your organization can take to further drive your business forward.

Speaker(s):

Stacy Lynch, *SVP, Director, Sr. Human Resources Business Partner*, Fifth Third Bank

Wil Lewis, *Chief Diversity, Equity & Inclusion Officer*, Experian

Jennifer Daugherty, *Head of Portfolio Management Office, USAA*

Howard Hammond, *EVP, Head of Consumer Bank*, Fifth Third Bank

03/07/2022 11:20AM - 12:30PM

Breaks/Meals

Grand Oaks A-J

Opening Networking Lunch

Kick-start your CBA LIVE: Bring It 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. Special thank you to Boston Consulting Group for sponsoring the lunch!

03/07/2022 12:45PM - 1:00PM

General Session

Cibolo Canyon Ballroom

Opening Address

In his opening address at CBA LIVE, President & CEO Richard Hunt will reflect on the transformation of the industry over the last 13 years, express gratitude for the role bankers played throughout the pandemic, and preview the challenges facing retail banks today.

Speaker(s):

Richard Hunt, *President & CEO*, Consumer Bankers Association

03/07/2022 1:00PM - 1:30PM

General Session

Cibolo Canyon Ballroom

How to Win the War for Talent

COVID-19 brought about a monumental shift in America's job market. Employees are leaving their jobs at a record pace, and employers of all stripes are struggling to keep up. Join us for a candid conversation about the future of the workforce and what your bank can do to overcome the "Great Resignation." From balancing desires to work from home with the benefits of being in the office, to investing in your talent pipeline and strengthening culture, leveraging new technologies, and offering highly competitive compensation

packages, don't miss this discussion about how to prevent turnover and win the war on talent.

Speaker(s):

Dimitrios Lagias, *Managing Director and Partner*, Boston Consulting Group

03/07/2022 1:30PM - 1:45PM

General Session

Cibolo Canyon Ballroom

Conversation with Board Chair Michelle Lee

Hear from CBA Board Chair Michelle Lee of Wells Fargo

Speaker(s):

Michelle Lee, *Regional Banking Executive, Branch Banking*, Wells Fargo

Richard Hunt, *President & CEO*, Consumer Bankers Association

03/07/2022 1:45PM - 2:00PM

General Session

Cibolo Canyon Ballroom

Steve Zeisel Award Presentation

Don't miss the inaugural presentation of the Steve Zeisel Award honoring the CBA committee demonstrating a steadfast commitment to its mission and goals. The award honors CBA's former Executive Vice President and General Counsel for his service to CBA and the financial services community.

Speaker(s):

Richard Hunt, *President & CEO*, Consumer Bankers Association

03/07/2022 2:15PM - 3:00PM

Digital Channels

Grand Oaks K

Bank Utilization of Cryptocurrency and Blockchain Technology

This session will examine the current and planned utilization of blockchain technology and cryptocurrency by consumer banks. Banks are taking different approaches to this technology -- some eager to explore use cases, others taking a more wait-and-see approach.

In this session you will learn:

- What types of products and services are banks offering now that utilize blockchain or cryptocurrency technology as well as what the internal uses cases are within banks;
- What are the benefits of this technology for consumer engagement and retention? What are the risks? What is the latest from regulators on this front; and
- How do banks approach the question of whether to develop this technology or instead partner with service providers for crypto and blockchain.

Speaker(s):

Tim Vanderham, *Chief Technology Officer*, NCR

Sean Willett, *EVP, Chief Administrative Officer*, Five Star Bank

03/07/2022 2:15PM - 3:00PM

Fair & Responsible Banking

Grand Oaks M

Fair Lending Spotlight, Part I: Fair Lending Regulation and Enforcement in Full Swing

With a full year of the Biden administration behind us and unprecedented national focus on issues related to racial equity and social justice, matters related to fair lending have reclaimed center stage with regulators, legislators, and advocates acutely focused. Issues related to redlining continue to receive significant attention in myriad forums, including supervision, government investigations and enforcement, and litigation. In addition, there has been a resurgence of focus on other areas of the product lifecycle, including underwriting and pricing. In some ways, what's old is new again, but there is plenty that is novel to contend with as well.

In this session, you will learn:

- Key regulatory, enforcement, and litigation issues relating to fair and responsible lending and servicing;
- Emerging issues in fair and responsible banking, including issues triggered by the Covid-19 pandemic, innovation, and issues being encountered by small businesses; and
- Best practices for navigating a complex legal environment that now includes myriad "sheriffs," age-old issues, and emerging issues such as those noted above.

Speaker(s):

Michelle Rogers, *Partner*, Cooley

Britt Faircloth, *Senior Vice President, Fair Banking Officer*, Valley National Bank

Aaron Rykowski, *Senior Vice President - Chief Compliance Officer*, Wesbanco Bank, Inc.

03/07/2022 2:15PM - 3:00PM

Fraud Management

Grand Oaks Q/R

What is Enterprise Fraud Prevention? The Case for Optimizing Fraud Oversight

Fraud management is a unique function that intersects with many different departments in a financial institution with varying objectives and ownership. Over recent years, there has been a shift away from siloed fraud support in business segments and operating units into centralized end-to-end fraud management. A unified approach better positions the organization to achieve improved client experiences and optimized operational efficiencies, while effectively managing fraud losses and risk.

In this session, you will learn:

- Where fraud intersects many areas across an organization and encompasses multiple disciplines;
- How each organization has its own unique requirements and challenges based on size, dependencies on third-parties, and product complexity; and
- How to get started with the end in mind to meet your strategic objectives at the pace you need to manage ever-changing fraud threats.

Speaker(s):

Jen Martin, *Director, Enterprise Fraud Services*, KeyBank

03/07/2022 2:15PM - 3:00PM

Home Equity

Grand Oaks L

Digital Lending Performance through Behavioral Effects

A smooth, seamless and self-guided digital home equity borrowing experience is a critical component of loan performance and growth. In this session we explore the application of behavioral analytics to create value, reduce friction and drive precision pricing. In this session, you will learn:

- How to maximize growth by targeting attractive, receptive customers with easy to buy products that feature enhanced value and appeal;
- How to reconfigure and tailor digital delivery to move customers from transactional relationships to holistic partnerships, simplify buying decisions, and increase conversion; and
- How to optimize competitiveness online while maximizing willingness to pay to support profitability.

Speaker(s):

Leo D'Acierno, *Senior Advisor*, Simon-Kucher & Partners

03/07/2022 2:15PM - 3:00PM

Risk

Blue Bonnet/Dogwood

The Keys to Climate Change and Coming ESG Trends

The ICC estimates around \$9 trillion of global trade finance is done each year and new asset classes are taking off, such as sustainably-linked loans and sustainable supply chain finance. In this session, you will learn:

- The role bankers have in building a sustainable economy;
- How massive amounts of data and new data sources - along with elevated levels of data transparency - will help us understand the financial ecosystem's transformation towards sustainability; and
- The growing trend is that banks are de-risking and stepping away from certain toxic, polluting and "dirty" - industries and their associated suppliers in order to meet their COP 26 goals.

Speaker(s):

Nancy Amert, *Director*, Trade Innovation Lab, CGI

Tim Mohin, *Chief Sustainability Officer*, Persefoni

03/07/2022 2:15PM - 3:00PM

Small Business

Begonia/Bottlebrush

Artificial Intelligence: Unlocking Intelligence from Customer Transaction Data to Build Greater Relationships

One of a bank's greatest assets is the intelligence from customers' transaction data. Bank customers provide billions of transactions a month, delivering a full picture of their spending and income behavior. AI-enabled analysis makes that picture comprehensible, and – when coupled with a recurring execution process – enables a bank to build better customer relationships and improve shareholder value.

In this session you'll learn:

- How AI analysis of transaction data provides an accurate determination of a primary banking relationship and can be used to detect early indications of potential attrition;

- How AI analysis of a customer's transaction behavior reveals opportunities for bankers to help customers achieve their goals; and
- Why building a banker-driven, recurring process to pursue opportunities, act on insights, and measure results is key to realizing the benefits of AI for both customers and shareholders.

Speaker(s):

Bob Kottler, *Executive Vice President*, White Clay

Mac Thompson, *Founder/President*, White Clay

George Buchanan, *Executive Vice President, Chief Risk Officer, Consumer & Wealth Management*, Regions Financial Corporation

03/07/2022 2:15PM - 3:00PM

Student Lending

Grand Oaks N/O

2022 Legislative Session - Implications for Student Lending

The first year of the current 117th Congress kept legislators busy – from passing the American Rescue Plan, a \$1 trillion bipartisan infrastructure bill and the debt limit, not to mention the ongoing negotiations around President Biden's Build Back Better plan, and the fiscal year 2022 Appropriations bills. What is the legislative agenda and the Congressional outlook for 2022? Will Congress begin work on the long-overdue re-authorization of the Higher Education Act? What funding is available to invest in student financial aid? Capitol Hill insiders will discuss legislative activities for the year ahead, prospects for relevant legislation and challenges facing post-secondary education financing.

In this session, you will learn:

- Relevant topics being discussed in the House and Senate regarding student loans and the Higher Education Act;
- Legislative processes and vehicles to enact key post-secondary proposals in 2022; and
- Higher education financing issues Congress may address in 2022 and beyond.

Speaker(s):

Peter Oppenheim, *Vice President*, Van Scoyoc Associates

Jacque Chevalier Mosely, *Director of Government Relations*, Nelnet

Leanne Hotek, *Executive Director of Federal Relations*, University of Iowa

Robert Moran, *Principal*, Bose Public Affairs Group, LLC

03/07/2022 3:00PM - 3:20PM

Breaks/Meals

Grand Oaks A-J

Afternoon Refreshment Break

Take five and visit our hall to grab a snack and chat with our exhibitors. Thank you to Blend for sponsoring the refreshment break.

03/07/2022 3:20PM - 4:05PM

Digital Channels

Grand Oaks K

What is Digital?

The panel will discuss how banks incorporate and utilize digital functions within their organizations. Some banks have the digital function operate as a stand-alone resource, tasked with owning certain digital-related needs. Other banks have embedded digital within product lines to be a part of the entire lifecycle. Bankers will discuss the various approaches, including their potential benefits and pitfalls.

Speaker(s):

Denise Henn, SVP, Digital Experience Group Manager, PNC

David Herbison, SVP, Director – Digital Banking Strategy, Banner Bank

Stephen Schroth, Head, Consumer Digital & KeyStudio, KeyBank

03/07/2022 3:20PM - 4:05PM

Fair & Responsible Banking

Grand Oaks M

Fair Lending Spotlight, Part II: Steps to Advancing Inclusion

Join us for an engaging financial inclusion panel discussion featuring experts from Experian, the National Urban League and SoFi. With more than 100M consumers viewed as unscorable, invisible and subprime, the need for CBA member banks to help the underserved is greater than ever. Understand considerations to reaching and supporting consumers and small business owners across homeownership, entrepreneurship, and credit education. Hear the steps needed to maximize 1st and 2nd chances when reaching the underserved while achieving ROI. Hear from external industry leaders about the considerations when incorporating financial inclusion solutions internally.

In this session, you will:

- Gain insights into steps to take that help advance financial inclusion;
- Hear client use cases, success stories and best practices ; and
- Understand the challenges and considerations faced internally with incorporating Financial Inclusion solutions.

Speaker(s):

Aaron Rykowski, Senior Vice President - Chief Compliance Officer, Wesbanco Bank, Inc.

Britt Faircloth, Senior Vice President, Fair Banking Officer, Valley National Bank

Shawn Rife, Director, Product Management, Experian

Ayanna Fortson, Vice President, Housing & Community Development, National Urban League

Aung Lin, Consume rLending, SoFi

03/07/2022 3:20PM - 4:05PM

Fraud Management

Grand Oaks Q/R

Banks Working Together on Elder Financial Abuse

Instances of elder financial abuse are rising within many of our institutions, serving as further evidence that well-funded criminal groups are constantly adapting and succeeding in their attempts to steal money from your bank and the people you serve. In this session we will discuss how you can meet this threat in real-time using processes and technology to prevent, detect, report and respond to financial exploitation. Providing products and services in

a safe and secure manner will differentiate your institution and support the moral imperative to fight financial crime in order to protect vulnerable customers.

In this session, you will learn:

- How to harness enterprise-wide data to inform risks and opportunities for improvement;
- How technology, data, and collaboration are leveraged to fight this financial crime; and
- How you can provide new value to your vulnerable customers as they navigate this complex financial ecosystem.

Speaker(s):

Anne Larkin, *Senior Vice President - Aging Client Services Relationship Leader, Wells Fargo & Co*

03/07/2022 3:20PM - 4:05PM

Home Equity

Grand Oaks L

Innovations in Valuation for Home Equity

It's a time of growth and change for home valuation. Surging volume, appraiser shortages, appraisal inequity, and other factors have paved the way for long-overdue regulatory changes and technological advancements that may help mitigate these headwinds. Are you up-to-date on the latest changes? This session will cover innovations in home valuation for home equity lenders, including appraisal modernization and related technology. From risk-based approaches to valuation, to advancements in property digitization and AVMs, you will learn the latest tools being employed across the industry. In addition, this session how the adaption of these initiatives can further improve housing equity for all and mitigate the risk of unconscious bias. In this session, you will learn:

- How alternative valuations can cut turn times, improve margin and keep up with demand;
- The risks and use cases of various types of alternative valuation products available to home equity lenders, and why adopting a risk-based approach to valuation can ensure sufficient rigor while keeping costs low and turn times fast; and
- How advancements in machine learning and property digitization have dramatically improved the accuracy of AVMs, which can provide a cost-effective method to monitor portfolio value in near-real-time.

Speaker(s):

Kenon Chen, *Executive Vice President, Corporate Strategy, Clear Capital*

Tony Pistilli, *Director of Valuation Operations and Chief Appraiser, Accurate Group, LLC*

Kate Finley, *Director, Consumer Lending Products, Synovus Financial Corporation*

03/07/2022 3:20PM - 4:05PM

Small Business

Begonia/Bottlebrush

Fraud in Small Business Customer Experience

In this age of technological advancements and increases in organized crime, financial institutions find it difficult to stay ahead of fraudsters. While the small business customer experience continues to evolve into a multiple channel delivery, fraudulent activity continues to impact the consumers' perspective of their bank. This session will focus on combating fraud, and its effect on the customer experience.

In this session, you will learn:

- How digital and human interaction together can create an exceptional customer experience;
- What strategies fraudsters are using to target small businesses; and
- What techniques are in place to help protect small businesses from such predators.

Speaker(s):

Aileen Sheehan, *Senior Vice President, Treasury Services Relationship and Implementation Manager*, Eastern Bank
Sean Carter, *President and CEO*, New England ACH Association

03/07/2022 3:20PM - 4:05PM

Student Lending

Grand Oakes N/O

CFPB - Outlook for Student Loans

Andrea Matthews is an attorney and an Advisor to Director Rohit Chopra. She has served as an enforcement attorney at the CFPB since 2015 and an advisor in the Director's Office since 2021. Ms. Matthews will provide insights into the role of the CFPB in the student loan market, including as it relates to private student loans, origination, servicing, and collections.

In this session, you will learn:

- More about the goals in the CFPB's draft strategic plan and what specific activities the bureau may undertake to achieve those goals;
- How the agency may provide oversight into programs at the Department of Education, such as Public Service Loan Forgiveness, Income Based Repayment and student loan servicing; and
- The potential likelihood of action in the for-profit education sector.

Speaker(s):

Robyn Hiestand, *Vice President*, Bose Public Affairs Group, LLC
Andrea Matthews, *Assistant to the Director*, Consumer Finance Protection Bureau

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Blue Bonnet/Dogwood

Banking on Digital

Customer needs are forever evolving and the proverbial bar always moving. Experience expectations are being set from outside the financial services industry and banks are challenged to keep up and meet the demands. As banks continue down their transformation path, and we settle into the new normal, digital-first experiences are more critical than ever. As important, evidenced by the Super Bowl, crypto can no longer be ignored and having the tools, services and offerings available are crucial to keeping customers and money from walking out the door. Join our deep-dive session and learn how to accelerate your digital transformation and not just meet, but surpass your customer expectations.

Speaker(s):

Doug Brown, *President, Digital Banking*, NCR
Tim Vanderham, *Chief Technology Officer*, NCR

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Begonia/Bottlebrush

Elevated Economic Uncertainty Fueling Changes in Consumer Banking

Join us to understand the macroeconomic factors impacting consumer behavior and banking. Learn the implications it has on the growing trend of people expecting “complete” safety via online interactions and banking on demand during this uncertain time.

Speaker(s):

Thomas Aliff, *Senior Vice President, Equifax, Data & Analytics Consulting Leader, Equifax*

Jennifer Cox, *Business Solution Engineers Leader, Equifax*

Anna Fisher, *Vice President, Identity and Fraud Consulting, Equifax*

Melissa Monk, *Senior Vice President, Strategic Financial Services, Equifax*

Amy Crew Cutts, *President & Chief Economist, AC Cutts & Associates LLC*

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Grand Oaks K

Automation for Digital Success

Explore how a strategic approach to automation throughout the customer lifecycle improves customer and employee loyalty, drives more efficient operations and tighter compliance.

Speaker(s):

Greg Blausey, *Senior Director, Banking Industry Solutions & Strategy, Salesforce*

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Grand Oaks M

Building a Winning Small Business Strategy: Actionable strategies for financial institutions looking to minimize risk and enhance their small business offering.

Small business is a rapidly growing segment that represents a large market opportunity for financial institutions. However, small businesses often struggle with getting access to working capital necessary for growth – and underwriting small businesses can be expensive, time consuming, and risky. In this session, Mastercard offers a deep-dive into actionable steps financial institutions can take to assess small businesses’ performance and improve their small business offering.

Speaker(s):

Les Matthews, *Executive Vice President, Mastercard*

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Grand Oaks N/O

Winning the Battle for the Top-of-Wallet Credit Card in 2022

Globally, traditional credit card issuers are facing growing competition from digital newcomers and big-tech. Increasingly, issuers must craft innovative customer offerings, modernize their card processing stacks, and deploy modern & integrated tools to operate their card business. Join us in this panel discussion to understand how banks can leverage

technology to adapt quickly to changing market conditions and launch truly next-gen credit card offerings.

Speaker(s):

Bhavin Turakhia, *CEO & Co-founder, Zeta*

Gowri Narayanan, *Partner (Fintech), Softbank Investment Advisors*

Maria Ponce, *Sr MD Credit Card Strategy, Webster Bank*

Michelle Carter, *Executive Vice President Data & Services at Mastercard, Mastercard*

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Grand Oaks L

Putting Excess Deposits to Work: How to Grow Your Consumer Loan Portfolio Quickly While Gaining New Customers (with Berkshire Bank CEO, Nitin Mhatre)

With excess liquidity and loan-to-deposit ratios continuing to be tested, banks must continue to find new and effective ways of putting capital to work to drive loan growth while identifying creditworthy borrowers to minimize risk and loss rates. Join this deep dive workshop with Upstart to understand how its bank partners like Berkshire Bank are growing their consumer loan portfolio by finding more creditworthy borrowers while building a profitable consumer loan portfolio within their risk tolerance.

Speaker(s):

Jeff Keltner, *Senior Vice President, Business Development, Upstart*

Nitin Mhatre, *Chief Executive Officer, Berkshire Bank*

03/07/2022 4:15PM - 5:05PM

Deep Dive Workshop

Grand Oaks Q/R

Beyond Personalization: Humanizing the Digital Experience

While banks have invested billions in creating a compelling digital experience, the focus has overwhelmingly been on solving the numerous technological challenges they've encountered in doing so. The quest to use data and analytics to understand your customers is only the start of a successful digital transformation. Using technology to deliver a humanistic customer experience across the customer lifecycle is what separates the true leaders in digital transformation from the pretenders.

Speaker(s):

Alex Johnson, *Analyst and Fintech Blogger, Cornerstone*

Therese Henry, *Senior Director leading the Fair Isaac Customer Management Solution and Origination, FICO*

03/07/2022 5:05PM - 6:15PM

Breaks/Meals
Oaks A-J

Grand

Opening Cocktail Reception

Round out your first day with cocktails in the exhibit hall during our opening reception. Grab a drink and network with fellow attendees as we celebrate the first day of being back at CBA LIVE. Thank you to Mastercard for hosting the reception.

03/07/2022 6:00PM - 8:00PM

Breaks/Meals

One Tree Hill

Bankers, Boots & BBQ: Bring It!

CBA is bringing the Texas State Fair Rodeo to the J.W. Marriott Hill Country San Antonio! All attendees are invited to partake in a fun-filled evening of celebration being united again at CBA LIVE. Join us for Texas brisket, a fun beer garden with lots of yard and carnival games, grab your photo on top of a Texas Long Horn and have a funnel cake or two. The evening will feature great music, loads of great food, an opportunity to networking with all the attendees, and a lively atmosphere. Don't forget your boots and hat! This night will sure round-up to be a fun affair!

03/08/2022 6:15AM - 6:45AM

Breaks/Meals

Hotel Lobby

Morning Walk

Get your steps in and see the landscape at the JW Marriott San Antonio! Join our fitness walk led by the CBA team to kick start your day. Meet in the hotel lobby. Length is 1/2 hour

03/08/2022 7:00AM - 8:00AM

Breaks/Meals

Grand Oaks A-J

Continental Breakfast with Exhibitors

Don't skip breakfast! Join our solution providers in the exhibit hall for the most important meal of the day. Thank you to Zebra Reflexis for the great start to the morning!

03/08/2022 7:00AM - 8:00AM

Breaks/Meals, Super Session

Grand Oaks L

Women's Leadership and Networking Breakfast

Financial services are becoming increasingly digitized across all aspects from customer engagement to business operations. In this industry that has historically been under-indexed in women's leadership, companies are now leveraging digital as a mechanism to promote and elevate women at all levels of an organization. This is especially important as demand for digital talent expands across all aspects of the business – into product, design, strategy and marketing. Fiserv is excited to facilitate conversation about how enterprise and individual digital expertise creates opportunity for advancement.

- How do you rank your organization's digital quotient?
- What initiatives are in place for DQ development for individuals?
- How are you leveraging digital intelligence within your teams and across your enterprises, specifically in product, design, strategy and marketing?
- What success have you had?

- How do you see digital and technology impacting your people platform today?
- What would you like to see from an industry standpoint for elevating women leadership?

Speaker(s):

Cathy Blake, *Vice President, Enterprise Accounts*

Annie Johnson, *Director, Client Success*

03/08/2022 8:00AM - 9:00AM

General Session

Cibolo Canyon Ballroom

Meet the Presidents

Don't miss this expert-packed discussion with a diverse panel of Presidents and CEOs – each a current or former CBA Board member – on the biggest opportunities and obstacles they see in banking right now. Learn about their unique paths to the c-suite, how they're navigating the competition to keep serving customers, and how their time on the CBA Board has helped them along the way.

Speaker(s):

Quincy Miller, *President & Vice Chair, Eastern Bank*

Maria Tedesco, *President, Atlantic Union Bank*

Nitin Mhatre, *Chief Executive Officer, Berkshire Bank*

Tim Wennes, *President & CEO, Santander Bank N.A.*

Chad Borton, *President, SoFi Bank*

David Bohne, *Chief Executive Officer, Broadway Bank*

03/08/2022 9:00AM - 9:15AM

General Session

Cibolo Canyon Ballroom

Tem Wooldridge Award Honors & CBA Executive Banking School

With a 70-year history of educating future banking leaders, learn about CBA Executive Banking School's growth and success, and what's to come for the 2022 session. We'll also recognize the 2021 Tem Wooldridge Award recipient, Citigroup's Alexis Hirst. Named for a retired faculty member, the award honors high integrity, a strong work ethic and outstanding academic performance.

Speaker(s):

Quincy Miller, *President & Vice Chair, Eastern Bank*

03/08/2022 9:45AM - 10:30AM

Auto Finance

Grand Oaks L

Disruption and Digitization

Eliminating friction is essential to ensuring a lender's application and funding process is efficient and drives a modern lending experience. In this session we'll take a deep dive into what details every institution should consider when trying to reduce friction. In this session, you will learn:

- How to simplify automation intake;
- How to harness the power of AI on top of automation; and

- How to automate document integration.

Speaker(s):

Val Gui, *Vice President/General Manager of Auto*, Upstart

03/08/2022 9:45AM - 10:30AM

CFPB Forum

Grand Oaks M

In-Depth Discussion of Consumer Complaints, Part I: The Evolving Role, Shaping and Use of Consumer Complaint Data

Since the inception of the CFPB's consumer complaint database, the Bureau has collected an average of 300,000 complaints annually, though the arrival of COVID-19 saw a rise in complaints, with the CFPB receiving 540,000 in nine months of 2020. From enforcement to supervision, complaint data is widely used across the Bureau with its applications ever-evolving. How can you stay on top of current complaint trends while preparing for what's to come? Join us for a discussion on the latest complaint trends, challenges and issues on the horizon.

In this session you will learn:

- The top issues surrounding consumer complaints now;
- The way complaint data is used at the CFPB and paired with other data; and
- What the CFPB could be looking for and how your bank can prepare.

Speaker(s):

Kelly Wogan, *Enterprise Compliance*, USAA

Jim Carley, *CRCM, CERP*, *Director, Compliance Practice Group*, Promontory Financial Group

Scott Steckel, *Program Manager, Office of Consumer Response*, Consumer Finance Protection Bureau

Julie Jehrio, *Compliance Director, Consumer Protection Office*, M&T Bank Corporation

03/08/2022 9:45AM - 10:30AM

Community Reinvestment

Grand Oaks Q/R

Building Community Through Banking

Banks all over the country are committing to address social and financial equity, by expending better access to banking and improving financial health. Some banks have opened more branches in LMI communities, others have addressed bank deserts in rural parts of the country, while others have found innovation in reaching segments through technology and social platforms. Hear from a panel of bankers who are moving the needle to build communities and help consumers.

In this session you will learn:

- How access to financial services is essential to making a meaningful difference in underserved areas;
- How to incorporate the mission of the bank and the support of the employees to immerse into the community; and
- How outside the box thinking has helped banks reach those most in need.

Speaker(s):

Becky Griffin, *Chief Administrative Officer - Consumer Banking*, JPMorgan Chase

Chris Brown, *Senior Vice President, US Partnerships & Policy*, Citigroup, Inc.

Kevin Thomas, *Divisional Community & Business Development Manager, JPMorgan Chase*

03/08/2022 9:45AM - 10:30AM

Default Management

Begonia/Bottlebrush

Forbearance Plans Nearing End; Are Your Teams Ready?

There are 53 million residential mortgages in the U.S. Nearly 2 million of those mortgages are currently under payment forbearance (FB) with a concentration risk in Federal Housing Administration (FHA) loans. Over 900,000 FB plans will expire between August and December 31, 2021. As of April 2021, there are 1.8 million homeowners who are 90+ days past due on their mortgage payment, compared to 427,000 in April of 2019 – an increase of over 314 percent pre COVID.

In this session, you will learn:

- About potential loan modifications, to ensure customers stay current and keep foreclosures at bay;
- To proactively identify successful loss mitigations solutions for their customers; and
- The latest insights, research, and learning from their various experiences measuring consumer resilience over the course of the pandemic.

Speaker(s):

Brendan LaCounte, *Senior Scientist, FICO*

Ed Delgado, *Managing Director, Mortgage Policy Advisors*

Marcel Bryar, *Managing Director, Mortgage Policy Advisors*

03/08/2022 9:45AM - 10:30AM

Deposits & Payments

Grand Oaks K

Is Your Old Tech Rotting to the Core? Challenges in Updating Platforms

Way up in the cloud, a journey toward modern core tech has begun. Many struggle with legacy platforms or worse, merging two outdated systems due to merger or acquisition. It's time to build a case for change and to start realizing the benefits and hazards of legacy systems and the capabilities of a modern core.

In this session you will learn:

- What the current marketplace offers in way of solutions and who is out there;
- The pros and cons of cloud-based systems versus hosted and the difference between the two; and
- How customer needs have changed and how this affects tech decisions.

Speaker(s):

Chris DeBrusk, *Partner, Oliver Wyman*

Ben Mendelsohn, *Senior Vice President, Director of Retail Product Management, Fifth Third Bancorp*

Derek Farrar, *Retail Community Bank Head of Personal Deposits, Truist*

Barry O'Connell, *Managing Director, Thought Machine*

03/08/2022 9:45AM - 10:30AM

Internal Audit

Bonnet/Dogwood

Blue

Automating Audit-Specific Planning with Machine Learning

Emerging technologies and expanding volumes of data are driving an evolution of risk functions, including Internal Audit. Management, key stakeholders, and external parties expect enhanced assurance through faster risk identification and response. An AI-enabled approach directly results in faster planning, objective and consistent decisions, shifts the focus to the "right" risks and controls, requires less administrative effort, and leverages "dark data."

In this session, you will learn:

- The Challenge: Manual and time intensive audit activities that can be subjective, inconsistent, require tedious consolidation of data and miss high / emerging risks;
- The Solution: Utilize data and advanced data analysis capabilities, particularly natural language processing & machine learning, throughout the audit process; and
- The Results: Timely, consistent, data-driven risk insights that are business aware, forward-looking, and add to management's understanding of the risk and control environment.

Speaker(s):

Michael Apmann, *Principal*, RSM US LLP

Jim Tarantino, *Director, Risk Analytics and Automation*, RSM US LLP

03/08/2022 9:45AM - 10:30AM

Talent Management

Grand Oakes N/O

Improving Bankers' Behavior for Sustained Performance

Utilizing a panel format consisting of industry experts and senior banking executives, the session will address the critical ingredients to changing bankers' mindsets and improving their behavioral skills sets to improve customer interactions and performance. Post-pandemic, it is more important than ever that bankers be more proactive and more consultative when interacting with customers. Finally, the panel will discuss why the industry has been largely unsuccessful in past efforts and share best practices in upskilling and sustaining banker behavior.

In this session, you will learn:

- The role front-line managers and middle management have in improving the bankers' mindset and skill improvement;
- How to improve banker performance and confidence leading to increased job satisfaction, customer satisfaction- and increased banker retention; and
- How to master the three key banker-customer moments for the greatest business impact.

Speaker(s):

Heather Wojcik, *Director of Talent Development Programs*, Santander

James Bywater, *Senior Vice President*, SeeEverything Limited

Shawn O'Brien, *EVP, Consumer and Business Banking Group Executive*, Atlantic Union Bank

Shaun McDougall, *Consumer Banking Head of Growth and Branch Administration*, Wells Fargo

03/08/2022 10:30AM - 10:50AM

Breaks/Meals

Grand Oaks A-J

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.

03/08/2022 10:50AM - 11:35AM

Auto Finance

Grand Oaks L

Regulatory Session

This session will explore how the CFPB's enforcement priorities have changed with the change in leadership at the CFPB. In this session, you will learn:

- Recent enforcement actions;
- Lessons banks should take away from the CFPB's enforcement priorities; and
- How the COVID-19 pandemic has impacted the Bureau's activities and enforcement actions.

Speaker(s):

Robert Gage, *Partner*, Hudson Cook, LLP

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

03/08/2022 10:50AM - 11:35AM

CFPB Forum

Grand Oaks M

In-Depth Discussion of Consumer Complaints, Part II: Logging, Tagging, & Tracking – Oh My! Exploring Automation in Complaint Management

With an ever-increasing demand for complaint data, banks are consistently exploring ways to enhance and streamline complaint management. In this session, experts will discuss the automated tools banks are using to capture, tag and analyze complaint data and to address root cause.

In this session, you will learn:

- The various automation tools used by banks and how they are applied to complaint data;
- The pros and cons of using AI for complaint management; and
- Processes to help enhance your complaint management program.

Speaker(s):

Kelly Horn, *Financial Services Solution and Strategy Sr. Director*, Salesforce

Kelly Wogan, *Enterprise Compliance*, USAA

Julie Jehrio, *Compliance Director, Consumer Protection Office*, M&T Bank Corporation

03/08/2022 10:50AM - 11:35AM

Community Reinvestment

Grand Oaks Q/R

Outside the Box Access to Credit and Reaching Consumers

The CRA, Fair Housing Act, Equal Credit Opportunity Act, Home Mortgage Disclosure Act and similar regulatory schemas provide rules, guidelines and penalties to encourage and ensure that financial institutions provide access and opportunity to all consumers in need of financing. These rules and

regulations were designed for a paper-based consumer lending structure, in some cases even to ensure specific geographic locations were served. Technology and the times have changed and it's time to have an environment equipped to serve. Hear a panel of experts discuss how banks can break out of the mold and use technology to reach consumers.

In this session you will learn:

- How digital lending has helped to transform customers and their access to credit;
- How digital lending platforms and innovative solutions can reach low to moderate income underbanked, underserved consumers; and
- How these measures can help reach CRA goals and requirements.

Speaker(s):

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

Jeff Keltner, *Senior Vice President, Business Development, Upstart*

Jason Keller, *Specialized Consulting Assistant Director, Wolters Kluwer*

03/08/2022 10:50AM - 11:35AM

Default Management

Begonia/Bottlebrush

The TCPA Continues to "Bring It"--Everything You Need To Know About the TCPA World Right Now

This session will break down all of the most relevant developments in TCPA, carrier requirements and call deliverability issues.

In this session, you will learn:

- The continuing evolution of the TCPA and the omnipresent risk it poses to the banking industry;
- How to help callers navigate the carrier's deliverability rules--including STIR/SHAKEN, 10DLC, call blocking/labelling and text limitations; and
- Solid take aways you can deploy to prevent risk from outreach efforts and effectively work within the carrier ecosystem.

Speaker(s):

Eric Troutman, *Partner, Squire Patton Boggs*

03/08/2022 10:50AM - 11:35AM

Deposits & Payments

Grand Oaks K

The Changing Payments Landscape: Recent Developments With a Focus on Cryptocurrency and Retail Banking Effects

Consumer demand for convenient and secure payment options continues to drive innovation in the payments landscape. With consumers making multiple payment transactions every day, the payment mechanism is quickly becoming paramount to the underlying deposit account. Cryptocurrency presents unique opportunities and challenges for the payments system and financial institutions, join this panel to learn how consumer expectations and the regulatory environment are shaping the path forward.

In this session, you will learn:

- *What are consumers interests and expectations in cryptocurrency from financial service providers

- *Where are we beginning to see cryptocurrency offering in the traditional banking space
- *What is the current regulatory environment and how could it shape the crypto landscape.

Speaker(s):

Tom Brooks, *Senior Vice President, Head of Regional Accounts, Visa*
Melissa Baal Guidorizzi, *Counsel, O'Melveny & Myers LLP*
Aileen Thomas, *Senior Director, Retail Product, Synovus Bank*

03/08/2022 10:50AM - 11:35AM

Internal Audit

Blue Bonnet/Dogwood

Internal Audit: An Essential Component of a Compliance Management System

A robust and mature compliance management system (CMS) is essential to a successful risk and compliance program. Your CMS will cover a variety of compliance initiatives and be customized and dictated by an institution's type, size, business practices, product offerings and geography. Although customized by institution, a CMS should include four basic pillars, one of which is internal audit.

In this session, you will learn:

- About regulatory compliance risk;
- How monitoring can be mistaken as a substitute for the fourth pillar of a CMS, the audit program, sometimes called internal audit; and
- Why a robust internal audit program includes an independent review across the company is critical.

Speaker(s):

Amanda Phillips, *Executive Vice President of Compliance, ACES Quality Management*
Natalie McCabe, *Chief Auditor, Mechanics Bank*

03/08/2022 10:50AM - 11:35AM

Talent Management

Grand Oakes N/O

Leading a Purpose-Driven Organization: Powering Human Potential Amidst Constant Disruption

With disruption and change in modern society, everyone experiences a degree of discomfort and uncertainty. However, committing to purpose helps increase employee engagement and teamwork, enhances customer service, and drives customer retention and new business. This empowers colleagues to become relationship-based bankers eager to dig deeper and better understand their clients' goals and dreams. This session will dive into organizational "purpose" and how this powers the potential of both customers and employees. In this session, you will learn:

- The impact of purpose as a transitional support mechanism for your workforce as they adapt to technology and develop new skills;
- How to create personalized banking experiences that reflect customer goals while also investing in front-line team members who can drive loyalty and improve customer experience; and
- How to leverage "Growth Mindset" as a framework for team member development during a period of immense disruption.

Speaker(s):

Timothy Welsh, *Vice Chair, Consumer and Business Banking, U.S. Bank*
Jennifer Cowles, *Leader of Leadership and Executive Programs, KeyBank*

03/08/2022 11:45AM - 1:45PM

General Session, Breaks/Meals

Cibolo Canyon Ballroom

Bon Voyage, @cajunbanker

Our very own President & CEO Richard Hunt is stepping down and we've planned a sendoff almost as big as his personality. Don't miss our CBA "fais-do-do" – a fun and lively gathering of the CBA family honoring all we have shared and accomplished in our 13 years together.

Speaker(s):

Richard Hunt, *President & CEO*, Consumer Bankers Association

Don Neal, *Chief Strategy Officer*, Smithbucklin

03/08/2022 2:15PM - 3:00PM

Digital Channels

Grand Oaks K

Giving Customers More Tools – Thinking Beyond the Bank

The pandemic certainly placed banks on the fast-track to change. Customers expect the ability and convenience to access personalized information about their finances from anywhere, anytime. And if you can't deliver, they can easily take their business somewhere else. FIs who want to take the customer experience to the next level need to be thinking about bringing more self-service capabilities into their digital suite – beyond the expected banking products.

This session explores digital capabilities that enable banks to build deeper customer relationships. In this session, you will have active dialogue exploring:

- What the term digital means in a post-pandemic world; and
- How digital will enable your retention and loyalty strategies – going beyond just banking capabilities.

Speaker(s):

Raj Manocha, *Executive Vice President*, Methodify

Sarah Welch, *Director – Marketing Propositions & Products*, Curinos, FBX Novantas

Evan Akbari, *Product Lead, Proactive Finance*, Blend

Jennifer Yungbluth, *Chief Experience Officer*, Five Star Bank

03/08/2022 2:15PM - 3:00PM

Fair & Responsible Banking

Grand Oaks M

Avoiding Trouble in the Digital Age, Part I: Wait, What? Artificial Intelligence Tools and Black Box Models Can Discriminate, Too?

Does your institution think using artificial intelligence, machine learning and black box models insulates them from fair lending risk? Think again. Innovation, including the use of alternative data and artificial intelligence has emerged with tools that can expand access to credit to underserved populations. The use of the innovative technologies introduces new possibilities for bias that must be considered and addressed as the industry evolves. Financial institutions need look no further than CFPB Director Chopra's recent

statement on the perils of digital redlining and algorithmic discrimination to know the threat of enforcement in this area is real.

In this session, you will learn:

- The current risks and rewards of using artificial intelligence, machine learning and decisioning models in your banking, lending, and marketing programs; and
- Industry best practices to mitigate fair lending risk.

Speaker(s):

Andrea Mitchell, *Managing Partner*, Mitchell Sandler

Marsha Courchane, *Vice President and Practice Leader*, Charles River Associates

Brian Cahoon, *Director, Risk Management*, BMO Harris Bank

Nicholas Roesler, *Senior Vice President, Fair and Responsible Banking Officer, Senior Compliance Director*, U.S. Bank

03/08/2022 2:15PM - 3:00PM

Fraud Management

Grand Oaks Q/R

Latest Insights on Synthetic Identity and Fraud Rings

Financial institutions lose billions of dollars every year to account origination and account takeover fraud because they cannot reliably tell the difference between consumer and synthetic identities in remote interactions—and that doesn't include lost revenue from false declines.

Fraudsters gravitate to synthetic identities because they can easily bypass fraud systems that rely on verifying the linkages between individual identifying attributes (i.e. name, address, phone number)

As a result, they can evade detection for long periods of time, building up credit and reputation before committing costly "bust-out" fraud. In this session, you will learn:

- How to prevent costly bust-out fraud losses and stop synthetic identity fraud via unique and unhackable insight into consumer identity;
- Why defeating synthetic fraud requires a holistic and balanced understanding of the strength, duration, and frequency of the links between a consumer's identifying attributes; and
- The key to curbing synthetic identity fraud is adopting a more integrated view of consumer identity in authentication processes.

Speaker(s):

Adam Russell, *Vice President Financial Services and Healthcare*, Neustar

03/08/2022 2:15PM - 3:00PM

Home Equity

Grand Oaks L

Checking the Pulse of the Home Equity Market: 2022 Annual Market Update

A CBA LIVE favorite! Curinos will share their latest data on home equity lines and loans.

National and regional level market analysis will be presented. In this session, you will learn:

- Valuable industry insights from near real time home equity origination and portfolio performance market data;
- How to leverage insight gained from competing in today's ever-changing home equity market including metrics surrounding origination growth, product and geographic performance, operational trends, competitive rate environment, branch productivity, portfolio performance; and
- Expectations and volume outlook for 2022.

Speaker(s):

Shaun Richardson, *Chief Innovation Officer*, Curinos

Rich Martin, *Director, Real Estate & Consumer Lending*, Curinos

Ken Flaherty, *Senior Consumer Lending Market Analyst*, Curinos

03/08/2022 2:15PM - 3:00PM

Risk

Blue Bonnet/Dogwood

Top Credit and Economic Trends to Know for 2022 and Beyond

Given the economic uncertainty caused by the COVID-19 pandemic, it's more important than ever to understand trends, data points, and projections for the coming year. Join our industry experts as they provide you with all-new data on economic trends and the impact they may have on the consumer credit market. Hear from your peers on how these projections may impact the growth and risk strategies for banks. In this session, you will:

- Gain insights into the latest credit trends and key credit metrics to watch for in 2022 and the implications for your growth and risk strategy;
- Get access to trends across national, regional, home and auto sectors; and
- Hear from one of the leading economist's along with CBA bank members in this interactive trends session.

Speaker(s):

Gavin Harding, *Senior Enterprise Consultant*, Experian

Joseph Mayans, *Principal Economist*, Experian

03/08/2022 2:15PM - 3:00PM

Risk

Blue Bonnet/Dogwood

Navigating Risk: How Consumer Lending and Underwriting Models are Changing During The Pandemic

The pandemic dramatically changed the lending landscape as many banks slowed down, or halted consumer lending, due to economic uncertainty and potential risk. Even as cash deposits have increased and interest rates dropped, banks struggle to identify the true risks of borrowers, concerned that deferred debt payments are creating credit blind spots which are compounding the overall economic uncertainty. In this session, you will learn:-

- To understand how the changing economy has impacted borrowers, how banks have responded and the challenges banks face in managing credit risk through the uncertainty;
- How new underwriting models enabled by AI are capable of more accurately predicting credit risk and find out how the loan performance of AI-driven underwriting compared to traditional underwriting during the pandemic; and
- Best practices for how banks have successfully rolled out new technologies by working cross-functionally, securing buying-in, and effectively positioning the business benefits new technologies can provide.

03/08/2022 2:15PM - 3:00PM

Small Business

Begonia/Bottlebrush

Small Business & Regulation: How Fair Lending Has Evolved & Where it is Heading?

Discover how fair lending enforcement developments affect small business banking. Explore the past, present and the now of regulations in small business.

In this session, you will learn:

- Regulatory trends and directions;
- How banks are ensuring compliance; and
- What you banks should be on the watch for.

Speaker(s):

Jonice Gray-Tucker, *Partner, Buckley*

Brian Larkin, *Senior Director, Associate General Counsel, Capital One*

Alan Michael Ellison, *Small Business and Mortgage Servicing Program Manager, Consumer Financial Protection Bureau*

03/08/2022 2:15PM - 3:00PM

Student Lending

Grand Oakes N/O

State Legislative Issues

Over the past three years, many states' attorneys general, governors, and state legislators have increased their activity around private education loans and lending. Which states have changed their laws? How do these state efforts influence potential legislative and regulatory changes at the federal level?

In this session, you will learn:

- What's happening at the state level and how it could impact federal reforms;
- Additional information on legislation being considered in the states, as well as the legal efforts of state attorneys general; and
- Who the key stakeholders are amplifying the work of states.

Speaker(s):

Amanda Winters, *Program Director, Postsecondary Education, National Governors Association*

Thomas Harnisch, *Vice President, Government Relations, State Higher Education Executive Officers Association*

Michele Casey, *Sr. Assistant Attorney General, Student Loan Ombudsman, Consumer Fraud Bureau, Office of the Illinois Attorney General*

Mary Dwyer Pembroke, *Director & General Counsel, Discover Financial Services, Inc.*

03/08/2022 3:00PM - 3:20PM

Breaks/Meals
Oaks A-J

Grand

Afternoon Refreshment Break

Recharge in the Exhibit Hall and check out all our Exhibitors latest product offerings.

03/08/2022 3:20PM - 4:05PM

Digital Channels

Grand Oaks K

Leveraging Data and Analytics to Drive Hyper-Personalized Experiences

One of the biggest problems facing legacy banking organizations today is leveraging data and advanced analytics to create hyper-personalized experiences and deeper engagement, and address consumer pain points across all channels – not just digital. In this session, we will discuss why all experiences should be personalized and connected, and how to effectively leverage data to enable this personalization. Additionally, we will share how the bank uses data and analytics to solve customer problems and specific ways the bank is turning data into insights to help connect with customers on a 1-to-1 basis. In this session, you will learn:

- To go beyond data and apply insights to real-world, omni-channel situations;
- To innovate based on Customer problems – not technology – then use tech as part of the solution; and
- How to segment your audience effectively.

Speaker(s):

Jeff Keltner, *Senior Vice President, Business Development, Upstart*

03/08/2022 3:20PM - 4:05PM

Fair & Responsible Banking

Grand Oaks M

Avoiding Trouble in the Digital Age, Part II: CFPB's Compliance Management System – Information Technology (CMS-IT) Examination Procedures Explained

The Bureau's recently-published examination procedures on compliance management systems and information technology have left industry players with many questions. Come engage with others in the field to better understand CFPB Supervision expectations.

In this session, you will learn:

- Answers to interpretative questions; and
- How other financial institutions are addressing issues covered under the examination procedures.

Speaker(s):

Andrea Mitchell, *Managing Partner, Mitchell Sandler*

Marsha Courchane, *Vice President and Practice Leader, Charles River Associates*

Brian Cahoon, *Director, Risk Management, BMO Harris Bank*

Nicholas Roesler, *Senior Vice President, Fair and Responsible Banking Officer, Senior Compliance Director, U.S. Bank*

03/08/2022 3:20PM - 4:05PM

Fraud Management

Grand Oaks Q/R

Fighting Realtime Fraud

Financial services are becoming increasingly digitized across all aspects from customer engagement to business operations. In this industry that has historically been under-indexed in women's leadership, companies are now leveraging digital as a mechanism to promote and elevate women at all levels of an organization. This is especially important as demand for digital talent expands across all aspects of the business – into product, design, strategy and marketing. Fiserv is excited to facilitate conversation about how enterprise and individual digital expertise creates opportunity for advancement.

Speaker(s):

Andrew Davies, *Director, Business Development, Financial & Risk Management Solutions, Fiserv*
Jason Vazquez, *Chief Information Officer, Sterling National Bank*
Dave Richardson, *Senior Manager, First National Bank of Omaha*

03/08/2022 3:20PM - 4:05PM

Home Equity

Grand Oaks L

Housing Outlook

Get an in-depth analysis of the U.S. economy and ongoing trends, as well as a closer look at the state of the consumer credit market. Understand the data points to help you forecast what the next year will look like for housing. In this session you will learn:

- How the pandemic is still impacting home ownership;
- How scoreability has been effected; and
- Get access to trends across national and regional markets.

Speaker(s):

Craig Crabtree, *Senior Vice President and General Manager, Mortgage & Housing, Equifax*
Emre Sahingur, *Senior Vice President for Predictive Analytics, Research and Product Management, VantageScore Solutions, LLC*

03/08/2022 3:20PM - 4:05PM

Risk

Blue Bonnet/Dogwood

Regulatory Hot Topics in Consumer Finance

Join us for a discussion of hot topics in consumer finance, including recent supervision, enforcement and rulemaking developments from the CFPB, DOJ, HUD and prudential banking agencies. Topics will include fair lending (a top priority under the Biden administration), overdraft/NSF practices, appraisal discrimination, CRA modernization, and cryptocurrency regulation. This session will include a discussion of potential risks and best practices for risk management.

Speaker(s):

Lori Sommerfield, *Of Counsel, Ballard Spahr LLP*
Lynn Woosley, *Senior Director, Trelant LLC*

03/08/2022 3:20PM - 4:05PM

Small Business

Begonia/Bottlebrush

The Evolution of the Business Banking Experience

The small business customer experience continues to evolve into a multiple channel delivery. This session will focus on how to align the omni-channel experience to create a consistent and effective customer experience aligned with customer behavior.

In this session, you will learn:

- Why digital is key to engagement;
- What makes high value business stick; and
- How digital and human interaction together can create an exceptional customer experience.

Speaker(s):

Olivia Lui, *Manager*, Curinos

Rory Pennington, *Principal Digital Analyst*, Curinos

03/08/2022 3:20PM - 4:05PM

Student Lending

Grand Oaks N/O

Emerging Education Lending Practices

Big Tech. Data and Analytics. Disruption and Innovation. Technology has influenced every major sector, including education financing. Hear from a panel of experts on how the education financing landscape is changing with the emergence of financial technology and what to expect from the agencies tasked with regulating these activities.

In this session, you will learn:

- Innovative models and methods in education finance currently at market and scale;
- Emerging issues in education financing and how financial technology may address those opportunities; and
- How Congress and regulatory plan to regulate new entrants to the education financing marketplace.

Speaker(s):

Kevin James, *Chief Executive Officer*, Better Future Forward

Katherine Welbeck, *Director of Advocacy and the Civil Rights Counsel*, Student Borrower Protection Center

Aaron Smith, *Co-Founder*, Savi

Christine Roberts, *Head of Student Lending*, Citizens Financial Group

03/08/2022 4:15PM - 5:00PM

Super Session

Grand Oaks L

Crypto: The Intersection of Digital Currencies and Banking

D.C. insiders will discuss how policymakers may address the rapidly evolving world of digital currencies, blockchain technology, and stablecoin. Experts will discuss what policy interventions federal and state officials are considering.

Speaker(s):

Cleve Mesidor, *Public Policy Advisor*, Blockchain Association

Desiree Wolfe, *Senior Vice President, Director, Community Banking Product Manager*, Webster Bank, N.A.

03/08/2022 4:15PM - 5:00PM

Super Session

Grand Oaks M

Fintechs vs Banks: Partners or Competitors, Industry Trade Executives Discuss the Ever-evolving Political Environment

Representatives from fintech trade associations will discuss challenges their members face in Washington and how the regulatory landscape has changed their relationship with banks and share their predictions on what the fintech/bank relationship will look like in the future.

Speaker(s):

Penny Lee, *Chief Executive Officer*, Financial Technology Association

Garry Reeder, *Chief Executive Officer*, American Fintech Council

03/08/2022 4:15PM - 5:00PM

Super Session

Grand Oaks K

Success Stories Resulting from “Intentional Focus & Strategy” on DEI Efforts

Diversity, equity and inclusion (DEI) efforts directly improve the bank’s bottom line, including social justice as banks strive to look like the communities they serve. In this DEI supersession, a panel of banking leaders and experts share stories of how “intentional focus and strategy” on DEI results in successful outcomes for their customers, employees, institutions and communities.

Speaker(s):

Michelle Lee, *Regional Banking Executive, Branch Banking*, Wells Fargo

Samantha Melting, *Senior Vice President, Head of Consumer Bank*, Synchrony Financial

Pierre Habis, *Head of Consumer & Business Banking*, Santander Bank N.A.

Nate Bennett, *Chief Diversity Officer*, Comerica

03/08/2022 5:00PM - 6:00PM

Breaks/Meals

Grand Oaks A-J

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. Promontory is sponsoring the reception, stop by their booth and thank them for the fun evening.

03/09/2022 7:45AM - 8:45AM

General Session, Breaks/Meals
Canyon Ballroom

Cibolo

Tech Demo and Bacon Breakfast

Technology moves faster than bacon on a breakfast table. When it comes to meeting customer demands, managing regulatory compliance, ensuring security and streamlining processes, banks have a lot of irons in the fire. Got an appetite for new solutions? BRING IT to our Tech Demo and Bacon Breakfast, where you'll enjoy a hearty meal and exploring the latest innovations for financial services to help you meet your goals.

The Tech Demo Line-up features the following organizations:

- BioCatch
- TrueAccord
- FirstClose
- SigFig
- CGI
- nCino

03/09/2022 8:45AM - 9:00AM

General Session

Cibolo Canyon Ballroom

Joe Belew Award Presentation

CBA is pleased to present the 2021 Joe Belew Award highlighting responsive and impactful COVID-19 relief and support programs from CBA member-banks. Named for CBA's former President who was deeply committed to community development, the Joe Belew Award recognizes the efforts of member banks whose innovative solutions address pressing social issues.

Speaker(s):

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

03/09/2022 9:00AM - 10:00AM

General Session

Cibolo Canyon Ballroom

Navigating the New CFPB

The new Director of the CFPB, Rohit Chopra, was just confirmed a few months ago, and he is already making waves in Washington and across the industry. From examining Big Tech's payment platforms, to scrutinizing overdraft policies and laying the groundwork to overhaul the regulations dictating bank mergers, the director is living up to his reputation of executing an aggressive regulatory agenda. Don't miss this no-holds-barred conversation with top regulatory experts on significance of the Bureau's actions under Director Chopra, what to expect in the coming months, and how your bank can prepare.

Speaker(s):

David Silberman, *Former Associate Director, CFPB*

Meredith Fuchs, *General Counsel, Plaid, Inc.*

Raj Date, *Managing Partner, Fenway Summer, LLC*

Dan Smith, *Executive Vice President, Head of Regulatory Affairs, Consumer Bankers Association*