



04/01/2019 9:00AM - 10:15AM

Community Reinvestment

National Harbor 11

CRA Modernization & the OCC's ANPR

The OCC led the charge for CRA modernization when it released its ANPR in the fall of 2018. Hear from a panel of experts how changes in CRA regulation will impact the industry and communities.

In this session, you will learn:

- Insights to next steps in the rulemaking, and how it could affect your bank;
- hear how community organizations are moving forward; and
- potential changes the federal regulators are considering adopting.

Speaker(s):

Timothy Burniston, *Principal Regulatory Strategist and Senior Advisor Financial Services & Governance, Risk and Compliance, Wolters Kluwer*

Julius Robinson, *Executive Vice President & Group Head Corporate Social Responsibility, MUFG Union*

Reverend Mark Whitlock, *Pastor, Christ Our Redeemer A.M.E. Church*

Maurice Jones, *President & Chief Executive Officer, LISC*

04/01/2019 12:15PM - 1:30PM

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Currency of NOW: Opportunity Zones

An Opportunity Zone is a designation created by The Tax Cuts and Jobs Act of 2017 allowing for certain investments in lower income areas to have tax advantages. Yet, there are still many questions on their use and qualifications within CRA. Hear an overview about opportunity zones, their challenges, advantages and how banks are using them.

In this session, you will learn:

- How to best integrate opportunity zones into your CRA program;
- The challenges opportunity zones create for a CRA program; and
- How opportunity zones help the consumer and community.

Speaker(s):

Reza Aghamirzadeh, *Executive Vice President Head of Community Development, Citizens Bank*

Frank Altman, *Founder and Chief Executive Officer, Community Reinvestment Fund*

Nicolo Pinoli, *Partner, Novogradac & Company LLP*

04/01/2019 1:40PM - 2:40PM

Community Reinvestment, Fair & Responsible Banking

National Harbor 11

How HMDA Changes Affect You

Recent changes to HMDA data have led to shifts in many institutions' collection and reporting of CRA portfolios, causing industry headaches.

In this session, you will learn:

- How regulators plan to treat HELOCs under the new HMDA requirements;
- How these changes affect your customers; and
- What your institution can do to combat issues the changes may create.

Speaker(s):

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

Lynn Woosley, *Engagement Director*, Treliant, LLC

Yvonne Blumenthal, *Vice President | Corporate Social Responsibility CRA Compliance Manager*, U.S. Bank

Tim Lambert, *Senior Counsel, Fair Lending*, Consumer Financial Protection Bureau (CFPB)

04/02/2019 9:20AM - 10:20AM

Community Reinvestment

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Regulator Panel: CRA Modernization

The OCC has issued an Advanced Notice of Proposed Rule-making on CRA modernization which has the industry in a buzz. Policymakers at the Fed and FDIC have also weighed in on CRA's hottest topic. Hear from a panel of experts at the Fed, OCC and FDIC share what is on the horizon.

In this session, you will learn:

- What the regulatory agencies have learned from the comment letters and round-tables;
- How far the regulatory agencies are in the rule-making process; and
- What is next for CRA modernization.

Speaker(s):

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

Mark Pearce, *Director of the FDIC's Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation

Sue Whitson, *CRA Governance Manager*, BMO Financial Services

Joseph Firschein, *Deputy Associate Director and Community Affairs Officer*, Division of Consumer and Community Affairs, Federal Reserve Board of Governors

Moderator:

Sue Whitson, *CRA Governance Manager*, BMO Harris

04/02/2019 10:55AM - 11:55AM

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Regulator Panel: Ongoing Issues with CRA

Hear from the Fed, OCC and FDIC on developing issues in the current CRA regulatory scheme.

In this session, you will learn:

- Regulator responses to the top issues of today in CRA;
- How your institution should handle these issues to optimize CRA performance; and
- Regulatory issues coming down the pike.

Speaker(s):

Theresa Stark, *Senior Policy Analyst, Division of Consumer and Community Affairs, Federal Reserve Board*

Bobbie Kennedy, *Associate Deputy Comptroller for Community Reinvestment Act (CRA) and Fair Lending Supervision in the Compliance and Community Affairs Department, Office of the Comptroller of the Currency*

Vonda Eanes, *Director for Community Reinvestment Act (CRA) and Fair Lending Policy, Office of the Comptroller of the Currency*

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

Sue Whitson, *CRA Governance Manager, BMO Financial Services*

Moderator:

Sue Whitson, *CRA Governance Manager, BMO Harris*

04/02/2019 1:45PM - 2:45PM

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The Small-Dollar Conundrum Comes to CRA

Small dollar lending creates opportunities for financial institutions to invest in low- and moderate-income (LMI) communities, yet addressing the ongoing issue of how best to meet the lending needs of the un/underbanked continues to be the focus of discussion for many regulatory agencies. With the help of new credit scoring models and information, the possibility to reach LMI consumers and improve their financial health is on the horizon.

In this session, you will learn:

- Regulatory issues surrounding small dollar lending
- How your institution may be able to include small dollar lending into its CRA loan portfolio; and
- Research on new credit scoring models and insights on consumer inclusion.

Speaker(s):

Tony Lipsky, *Director of Small Business and Consumer Loan Centers, Woodforest National Bank*

Melissa Koide, *Chief Executive Officer & Director, FinRegLab*

David Pommerehn, *Senior Vice President, Associate General Counsel, Consumer Bankers Association*

Doug Schaeffer, *Executive Vice President, CRA Executive Director, Woodforest National Bank*

04/02/2019 3:15PM - 4:15PM

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The Digital Transformation of CRA

The digitization of banking has massive impacts on CRA more than almost any other segment of a financial institution. The way banks are reaching consumers and communities is evolving in innovative and groundbreaking solutions.

In this session, you will learn:

- The creative channels financial institutions are using to serve the needs of their communities;
- How to expand services to the unbanked and underbanked; and
- How to share that digital data with regulators.

Speaker(s):

Jim Matthews, *Senior Vice President, CRA Compliance, Capital One*

Ken Meiser, *Chief Compliance Officer, ID Analytics*

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

Rey Ocanas, *Executive Vice President, Director of Communications and Responsible Business, BBVA Compass*

04/02/2019 4:25PM - 5:25PM

Community Reinvestment

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Dude, Where's My Branch?

As branch closures spread, financial institutions have developed alternative delivery channels for their customers. Serving LMI communities while adjusting for a new banking landscape is crucial to your institution's success.

In this session, you will learn:

- How a physical network can be designed to serve LMI customers as well as non-LMI customers;
- How regulators view and treat alternative delivery channels; and
- How these alternative delivery channels affect consumers.

Speaker(s):

Anand Shah, *Partner – US Banking Technology, Digital and Analytics Leader, KPMG*

Erik Shumar, *Director, KPMG*

Karen Hofer, *Senior Vice President Retail Distribution Planning Manager, PNC Bank*