



04/01/2019 8:30AM - 10:00AM

Fair & Responsible Banking, Deep Dive Workshop

National Harbor 6-7

Consumers & Credit Scoring: Research-Driven Insights on Unscoreable Populations in the U.S.

Based on 2018 U.S. Census, there are now 40 million consumers in the U.S. considered “conventionally unscoreable” but are able to be scored with new technologies and modeling approaches. The problem is that lenders remain tethered to outdated models.

In this session you will hear:

- A deep dive into consumer behavioral profiles as well as demographic and geographic breakdowns; and
- How to build the business case for adopting new approaches to consumer credit risk modeling.

Speaker(s):

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

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

Fair & Responsible Banking

National Harbor 6-7

Risks & Rewards: Leveraging Big Data Analytics & Machine Learning in Marketing NOW

The proliferation of data collection has given advertisers unprecedented abilities to tailor their message or market to increasingly smaller, more targeted segments. What are banks doing now to leverage these tools for the future?

In this session you will learn:

- Implications from the recent Facebook and HUD investigations;
- How to navigate the use of big data analytics and machine learning to best protect your bank; and
- Risks and rewards to consider in this space.

Speaker(s):

Steve Snyder, *Attorney*, Bradley Arant Boult Cummings LLP

Joseph Rubin, *Principal*, Bockorny Group, Inc.

Aubrey Hawes, *Senior Director Product Marketing*, Oracle

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

Fair & Responsible Banking

National Harbor 6-7

Happening NOW at the Federal Agencies

Hear the latest regulatory priorities from senior officials in fair lending, responsible banking and supervision at key agencies, including CFPB, OCC and FDIC.

In this session you will learn:

- 2019 priorities in fair lending, responsible banking and enforcement;
- The latest on HMDA and other rules; and
- Supervision trends.

Speaker(s):

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

Patrice Ficklin, *Fair Lending Director*, Consumer Financial Protection Bureau (CFPB)

Jenna Stewart, *Senior Regulatory Counsel*, Consumer Bankers Association

Moderator:

Jenna Stewart, *Senior Regulatory Counsel*, Consumer Bankers Association

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

CFPB, Default Management, Fair & Responsible Banking Chesapeake 7-9

Trends in State-Level Enforcement

Ever since the CFPB's former Acting Director Mick Mulvaney indicated the Bureau may rely more on states for certain enforcement actions, many have developed their own consumer financial protection offices. These "mini-bureaus" have stepped up with their own laws and regulations, creating state-by-state compliance hurdles.

In this session, you will learn:

- Trends about state AG enforcement actions and reinvigorated state banking regulators;
- How states are deploying resources in reaction to what the Bureau does; and
- How to best adapt to and comply with upcoming state laws and regulations.

Speaker(s):

Christopher Willis, *Partner*, Ballard Spahr LLP

Saverio (Sam) Mirarchi, *Senior Deputy Attorney General - Assistant Director*, Commonwealth of PA, Office of Attorney General, Bureau of Consumer Protection

Max Weinstein, *Chief, Consumer Protection Division*, Office of the Massachusetts Attorney General

Moderator:

Chris Willis, *Partner*, Ballard Spahr, LLP

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

Fair & Responsible Banking, Talent Management

National Harbor 6-7

Building More Diversity & Inclusion NOW

Multiple studies report the diversity of talent in entry and mid-level roles but then the lack of diversity in more senior leadership roles. How do you “pull” diversity throughout an organization so that it’s reflected at all levels of the organization?

In this session you will learn:

- The potential impact of recent legislative actions;
- The impact of unconscious bias on a company’s diversity & inclusion initiatives;
- Best practices utilized in building a more diverse organization.

Speaker(s):

Monica Sylvain, *Chief Diversity Officer*, IBERIABANK

Cassi Chandler, *Chief Executive Officer and Managing Partner*, Vigeo Alliance

Kelley Cornish, *Global Head of Diversity and Inclusion*, TD Bank

Maggie Murphy Maertz, *Strategy Planning Manager and Consultant Talent Planning & Development*, Wells Fargo Bank

Moderator:

Maggie Maertz, *Strategy Planning Manager and Consultant Talent Planning & Development*, Wells Fargo Bank

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

Fair & Responsible Banking

National Harbor 6-7

Managing Fair Servicing Risk

Fair servicing continues to be a key focus for lenders and regulators but with a new twist: using quantitative and statistical analytics to manage potential risk inherent in decisioning and pricing-related servicing activities.

In this session you will learn:

- Best practices for building comprehensive monitoring for collection and loss mitigation processes; and
- How to collect the right data to get started.

Speaker(s):

Jean Noonan, *Partner*, Hudson Cook, LLP

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

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

Fair & Responsible Banking

National Harbor 6-7

AI in Underwriting & Servicing

AI and its components (machine learning, natural language processing, etc.) continue to be buzzworthy topics among retail bankers and compliance professionals. Hear from a panel of experts and practitioners how AI is revolutionizing consumer lending and the risks to be considered.

In this session you will learn:

- Potential use cases for AI in underwriting and servicing;
- The top five legal and technological risks when rolling out an AI underwriting system; and
- How to mitigate identified risks.

Speaker(s):

Melanie Brody, *Partner*, Mayer Brown

Soofi Safavi, *Managing Director*, Black Knight's Applied AI Group

Kareem Saleh, *Executive Vice President*, Zest Finance

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

Moderator:

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