

**2018 Compliance Conference, Sept. 12-14  
Crowne Plaza Atlanta SW – Peachtree City**



**GEORGIA BANKERS ASSOCIATION**  
the resource that empowers

Sept. 12-14, 2018  
Crowne Plaza Atlanta SW  
Peachtree City  
[www.gabankers.com](http://www.gabankers.com)

**To Register**

You may complete the form below and return to GBA, Attn: Shan Haugabrook, via mail or email. GBA, 50 Hurt Plaza SE, Suite 1050, Atlanta, GA 30303, [shan@gabankers.com](mailto:shan@gabankers.com). Or, you may register online at [gabankers.com](http://gabankers.com).

**Registrant Information**

Name: \_\_\_\_\_ Nickname: \_\_\_\_\_  
Title: \_\_\_\_\_  
Bank/Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
Number of Bank Employees: \_\_\_\_\_ Bank Asset Size: \_\_\_\_\_  
Is this your first time attending a GBA event?  Yes  No  
Is this your first time attending this conference?  Yes  No  
How did you hear about this conference?  Brochure  GBA website  GBA E-Bulletin  GBA Edge  
 Past Attendee  Other, please specify: \_\_\_\_\_

**Registration Prices and Payment Information**

Early registration prices are in effect through Wednesday, Aug. 29. Add \$50/pp beginning Aug. 30. Check appropriate package and preferred payment method.

- Full Registration: \$525 Early / \$575 Regular
- Day 1 Only: \$295 Early / \$345 Regular
- Days 2 & 3 Only: \$395 Early / \$445 Regular

- Check enclosed (payable to the Georgia Bankers Association).
- Send me an invoice.

**Cancellations and Refunds**

Cancellations must be in writing and submitted to Shan Haugabrook at [shan@gabankers.com](mailto:shan@gabankers.com) by Sept. 5 to receive a refund. Substitutions within the same registration category are always welcome.

**Hotel Information**

The conference will be held at the **Crowne Plaza Atlanta SW - Peachtree City**, 201 Aberdeen Pkwy, Peachtree City, GA 30269, (770) 487-2666. GBA's negotiated nightly rate is \$159. To reserve a room, call 770.487.2666 or 877.227.6963. Be sure to mention you are with the Georgia Bankers Association to receive the GBA rate. The cut-off date for reservations at the GBA rate is Tuesday, Aug. 21, and rooms may sell out before that date.



**Questions?**

Contact GBA's Alison Moreau at 404.420.2034 or [amoreau@gabankers.com](mailto:amoreau@gabankers.com).

# Compliance Conference



**Message from the Chair**

Long gone are the days when compliance took place in the compliance department only. Our challenges today are to ensure that we educate and arm our associates to best perform the myriad duties for which they are responsible with fully compliant tools and processes. At the 2018 GBA Compliance Conference, we are pleased to offer you valuable information and resources to help you enhance and strengthen your team's compliance performance. The conference will provide you with the latest from Washington as well as many other topics and best practices to help you meet your compliance goals and challenges. No matter your level of compliance knowledge or experience, each session will provide you with industry updates and other helpful content.

This year's conference is Sept. 12-14 at the Crowne Plaza Atlanta SW in Peachtree City. In each of our GBA compliance programs, we ask for your feedback and we listen. This new venue was chosen in response to your request for a more collegial setting for the conference where your accommodations are onsite to facilitate peer networking and convenience. We are excited to present a wide range of relevant topics and expert presenters who will engage you in each topic. The conference schedule and the new venue will provide you opportunities to participate in discussions and network with other compliance and risk management professionals. The conference will also provide you with current continuing education credits to meet your compliance certification requirements.

I wish to thank the members of the GBA Compliance Committee for their volunteer hours of participation in planning and making this year's conference possible and to thank the GBA staff for its professionalism and commitment. It is my honor and privilege to serve as the GBA Compliance Committee Chairperson this year. Please invest in your professional abilities and enhance your institution's compliance performance by attending this year's GBA Compliance Conference. I look forward to seeing you there.



Sincerely,

**Sterling Williams**  
2018-2019 Chair, GBA Compliance Committee  
Chief Risk Officer, Brand Bank  
Lawrenceville, Georgia

**2018-2019 GBA Compliance Committee**

Mr. Sterling Williams, Chair Brand Bank, Lawrenceville	Mr. Bruce Lewis, Group 7 American Commerce Bank, Bremen	Ms. Janna Elrod, At Large First Landmark Bank, Marietta
Ms. Suzanna S. Jones, Group 1 Southeastern Bank, Darien	Ms. Maggie Davis, Group 8 Commercial Banking Company, Valdosta	Ms. Angela Woodard, At Large SunMark Community Bank, Hawkinsville
Ms. Tabitha White, Group 2 First State Bank of Blakely	Ms. Sarah Blalock, Group 9 Peach State Bank & Trust, Gainesville	Ms. Melody Halloran, At Large Thomasville National Bank
Ms. Tammie Sheppard, Group 3 Colony Bank, Fitzgerald	Ms. Debbie Greenway, Group 10 Pinnacle Bank, Elberton	Mr. Jeremy Clifton, Associate Member Representative Steve H. Powell & Company, Statesboro
Mr. Thomas Williams, Group 4 United Bank, Griffin	Ms. Paula Allen, At Large Capital City Bank, Tallahassee, FL	Ms. Louvera Walden, Associate Member Representative Capco, Tucker
Ms. Laura P. Rosser, Group 5 Renasant Bank, Johns Creek	Mr. Jim Bedsole, At Large BankSouth, Greensboro	
Ms. Debra Helton, Group 6 The Geo. D. Warthen Bank, Sandersville	Ms. Latisha Brundidge, At Large Talbot State Bank, Woodland	

**Day 1 (Sept. 12) - Compliance Risk / Deposit Management**

8 a.m. – **Registration and Breakfast (Sponsored by Centrant Community Capital)**

9:15 a.m. – **Welcome & Introductions**  
Sterling Williams, Chair, 2018-2019 GBA Compliance Committee  
Chief Risk Officer, Brand Bank

9:30 a.m. – **Regulatory Update from Washington**  
Rick Freer, Sr. Director, Examination and Compliance Programs,  
Center for Regulatory Compliance, American Bankers Association  
*Though we have seen some regulatory relief, now is not the time to relax your compliance programs and systems. Freer will discuss what additional regulatory relief may look like and how to keep your bank on the forefront of compliance.*

11 a.m. – **Sponsor and Exhibitor Mini-Presentations**

11:15 a.m. – **GBA Update**  
David Oliver, SVP, Member Solutions, and Elizabeth Chandler,  
SVP, Government Relations, Georgia Bankers Association

11:45 p.m. – **Lunch (Sponsored by Porter Keadle Moore)**

12:45 p.m. **Bank Secrecy Act Regulatory Update**  
Melissa Sneed, Georgia Department of Banking & Finance  
*Join Sneed for a legislative and regulatory update, including beneficial ownership rules.*

1:45 p.m. – **Break (Sponsored by BANC Financial Group)**

2 p.m. – **Human Trafficking and Payments: Red Flags that Could Help Fight this Crime**  
Special Agent, Homeland Security Investigations  
*This session will include common terminology, red flag indicators and how to identify victims. Current trends and case studies will be presented to help financial institutions identify individuals involved.*

3:25 p.m. – **Elder Exploitation in Real Life**  
Jeanne Canavan, DeKalb County District Attorney's Office  
*Learn about the common schemes for separating vulnerable adults from their resources and the role that banks and their employees can play in protecting the assets of elderly customers.*

4:40 p.m. – **Training to Recognize Elder Abuse**  
David Blake, Financial Forensic Specialist, Division of Aging Services of DHS  
*Blake will cover the training your bank's employees need to address this problem.*

5:45 to 6:30 p.m. – **Reception**

**Day 2 (Sept. 13) - Loan Compliance Management**

7:15 a.m. – **Registration and Breakfast**

8 a.m. – **SCRA, FCRA - FACTA, Identity Theft Red Flags**  
Pam Purdue, EVP, Chief Regulatory Officer, Continuity  
*Purdue will provide a refresher on common areas of confusion and trouble spots on SCRA, FCRA-FACTA and Identity Theft Red Flags.*

9:10 a.m. – **Creating a Robust Compliance Management System**

Pam Purdue, EVP, Chief Regulatory Officer, Continuity  
*Topics will include succession planning, committee vs. individual management and what to report to the board from a perspective that banks of all sizes can relate to.*

10:15 a.m. – **Break (Sponsored by Carr, Riggs & Ingram, LLC)**

10:30 a.m. – **Community Reinvestment Act**  
Elaine Hunter, Community Affairs Specialist, FDIC  
*Get tips for telling your CRA story with an emphasis on the addition of broadband as a platform for all areas of the CRA.*

11:30 a.m. – **Sponsor and Exhibitor Mini Presentations**

11:45 a.m. – **Lunch (Sponsored by Steve H. Powell & Co)**

12:45 p.m. – **Field Examiner Panel - Ace Your Next Exam**  
Facilitator: Thomas Williams, CRCM, CCBA, SVP/ Sr. Compliance Manager, United Bank; Panelists: Victor S. Chaves, FDIC, and Mary Stallworth, OCC

1:55 p.m. – **Round Table Discussion/Peer Exchange**

3:15 p.m. – **Fair Lending - Where to Look for Risk**  
Gary Clayton, Senior Fair Lending Specialist, FDIC  
*Clayton will provide insight on identifying inherent fair lending risks in a bank's credit operations as well implementing compliance management system components to help mitigate these risks.*

4:45 p.m. – **A Fresh Look at the Fair Lending Exam**  
Kristen Stogniew, Esq, CFE, Shareholder, Saltmarsh, Cleaveland & Gund  
*Stogniew will discuss the new expectations from examiners, the new twist on redlining, REMAs and how the new HMDA rules may affect your fair lending exam.*

5:45 p.m. **Evening Free to Enjoy Your Own Plans**

**Day 3 (Sept. 14) - Loan Compliance Management, Cont'd**

7:45 a.m. – **Breakfast**

8:30 a.m. – **TRID Traps and How to Audit TRID Loans**  
Kristen Stogniew, Esq, CFE, Shareholder, Saltmarsh, Cleaveland & Gund  
*Learn about the expanded coverage, construction/perm loan disclosure, simultaneous subordinate lien loans, tolerances for Total of Payments disclosure, shopping list clarifications and many more clarifications.*

10 a.m. – **Break (Sponsored by Carr, Riggs & Ingram, LLC)**

10:15 a.m. – **E-Compliance in a Changing Digital Environment**  
Thomas J. Healy, CRCM, Executive Compliance Director, Deposits, Credit Cards & Expansion Products, Enterprise Compliance and Regulatory Affairs, Ally Bank  
*This session will cover helpful lessons on how to keep your online systems compliant, what pitfalls to avoid in setting these systems up, and how to successfully audit these portals in order to avoid regulatory scrutiny.*

11:45 a.m. – **Conference Adjourns**