



LEADERSHIP Unplugged

MARCH 7 - 9 | PHOENIX, AZ

New Sessions Added Daily

CFPB FORUM

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[Hudson Cook, LLP](#)

Monday, March 07, 2016

9:30 AM - 10:30 AM

Location:
Grand Sonoran F

Deep Dive Workshop

SUCCESSFULLY SERVING THE SUBPRIME CONSUMER

This session will provide insight into the national trends of the subprime consumer population, their behavior in the marketplace, and the direction this consumer segment is headed in the future. Discussion will include the possible effects of some of the proposed regulations, both on the subprime consumer and the financial institutions trying to serve them. Clarity Service's findings are the result of empirical data studies about the subprime consumers credit usage.

Speaker(s):

Tim Ranney, *President and CEO*, Clarity Services Inc.

Sponsor(s):**Diamond:** Clarity Services Inc.**2:45 PM - 3:55 PM**

Location:
Grand Sonoran F**CFPB GPS: What Directs the Bureau and Where's it Going?**

With involvement in nearly all facets of retail financial services, the CFPB is one of the most powerful regulators in America. From consumer complaints to debt collection to overdraft protection, former CFPB employees share their experiences, tips on engaging with the Bureau, and the likely direction and timelines for agency action on key issues.

Speaker(s):**Meredith Fuchs**, *Senior Vice President, Chief Counsel, Regulatory Adivs*, Capital One Bank**Lucy Morris**, *Partner*, Hudson Cook, LLP**Kathleen Ryan**, *Counsel*, BuckleySandler LLP**Moderator: Cassandra Chandler**, *Senior Vice President, Data and Analytics Planning Executive, Consumer Operations*, Bank of America Corporation**4:00 PM - 5:00 PM**

Location:
Grand Sonoran F**So You Got a CID ... Now What?**

When an institution receives a Civil Investigative Demand (CID) from the CFPB, it can present significant compliance difficulties. From what to provide, when to provide it, and what to expect throughout the process, this session offers expert analysis on the procedural hurdles that CIDs present, and suggestions on how to respond.

Speaker(s):**James Kim**, *Of Counsel*, Ballard Spahr**Moderator: Jeffrey Bloch**, *Vice President, Deputy Director, Regulatory Affairs*, U.S. Bank

Tuesday, March 08, 2016

10:10 AM - 11:10 AM

Location:
Grand Sonoran F**Meet the CFPB Ombudsman**

The CFPB's Ombudsman's Office is an independent, impartial, and confidential resource in the Bureau for stakeholders, including industry and consumers, to help resolve process issues arising from CFPB actions. What does the Ombudsman's Office do and how can they assist you? Hear directly from the CFPB Ombudsman and share your thoughts and issues.

Speaker(s):**Wendy Kamenshine**, *Ombudsman*, Consumer Financial Protection Bureau**Paul Sotoudeh**, *Associate Ombudsman*, Consumer Financial Protection Bureau**Moderator: Jean Noonan**, *Partner*, Hudson Cook, LLP**11:40 AM - 12:40 PM**

Location:
Grand Sonoran F**Patterns and the Big Picture: A Focus on Enforcement Actions**

The CFPB has issued a host of enforcement actions since its inception in 2011, totaling more than \$2 billion in restitution and more than \$180 million paid to its civil penalty fund in 2015 alone. Join us to discuss the Bureau's use of enforcement actions and the expansion of the agency's scope. Learn recent patterns in enforcement action issues and what it could mean for the retail banking industry. Find out what factors inform enforcement actions and how you can avoid being next on the list.

Speaker(s):**Joseph Rodriguez**, *Of Counsel*, Morrison & Foerster**2:40 PM - 3:40 PM**

Location:
Grand Sonoran F**HMDA Expansion: It's a Risky Business**

With the final rule upon us, the revised HMDA requirements will create implementation challenges and pose a new set of risks. HMDA implementation will keep your bank busy with system transitions, employee training, and compliance management, not to mention the Community Reinvestment Act implications and risks created by collecting and publishing all this new data. Hear a panel of experts discuss these obstacles and, more importantly, how to overcome them.

Speaker(s):**Richard Gagliano**, *Managing Director of Lending Solutions*, Black Knight Financial Services**Thomas Kearney**, *Partner*, Akerman, LLP**Moderator: Ronald Spann**, *Executive Director*, Chase**4:15 PM - 5:15 PM**

Location:
Grand Sonoran F**Vendor Management and Oversight**

The CFPB's expectations in regard to vendor management along with those of the prudential regulators raises a host of questions for banks. How do you effectively monitor for potential risks or compliance gaps? This session outlines practical tools to strengthen your third-party risk management program. Learn how to manage regulatory exam findings and ways to ensure your program is sustainable.

Speaker(s):

Michael Cavallaro, *Partner*, Lindquist & Vennum, LLP

Greg Matthews, *Managing Director*, KPMG LLP

Tina Shaver, *Senior Vice President and Corporate Compliance Manager*, FirstMerit Corporation

Wednesday, March 09, 2016

7:50 AM - 8:50 AM

Location:
Grand Sonoran F

UDAAP: How to Plan for the Unknown

This session will explore how banks can self-assess UDAAP compliance and provide preventative maintenance to help ward off unnecessary burdens and minimize risk.

Speaker(s):

Linda Gallagher, *Managing Director & Global Head of the Consumer Protection Practice*, Promontory Financial Group

John Rosenfeld, *Executive Vice President, Head of Everyday Banking*, Citizens Financial Group

9:00 AM - 10:00 AM

Location:
Grand Sonoran F

Complaints Management and the Competitive Advantage

Complaints are inevitable. Having an effective internal complaint management process is critical for good business. Join us to discover key components in sustainable complaints management programs that are operationally efficient, regulatory compliant and consumer-friendly. This session will outline ways to improve root cause analysis and more effectively capture, route and resolve.

Speaker(s):

Heidi Boyle, *Principal*, Ernst & Young LLP

Midge Campbell-Thomas, *Senior Vice President, Enterprise Customer Care Resolution*, Bank of America, N.A.

Lisa Ducharme, *Senior Manager*, Ernst & Young LLP

Moderator: Tangie Holland, *Senior Vice President, Fair and Responsible Banking Manager*, Regions Bank
