



LEADERSHIP Unplugged

MARCH 7 - 9 | PHOENIX, AZ

New Sessions Added Daily

FAIR AND RESPONSIBLE BANKING FORUM

Monday, March 07, 2016

8:30 AM - 10:00 AM

Location:
Grand Canyon 11-13

Deep Dive Workshop & Breakfast

THE CHANGING CLIMATE FOR CONSUMER REPORTING AND DISPUTES

Where do we go from here? Frustrated with seeing ongoing enforcement actions in consumer reporting and disputes and still not understanding what "good" looks like for 2016? This session will examine consumer reporting trends and details to help you navigate the path to success. You'll learn about the changing legal implications related to disputes from our legal experts and what's hot in consumer reporting from a former member of the CFPB. Actionable steps are provided throughout the session, culminating with innovative technology solutions to address the ever-present risks of consumer reporting.

Speaker(s):

Mark Dabertin, *Chair, Regulatory and Compliance Practice Group*, Bridgeforce Law, PC

Deborah Gordon, *Director, Consumer Reporting Practice*, Bridgeforce

Michelle Macartney, *Managing Director, U.S. Banking Practice*, Bridgeforce

Brian Reiss, *President*, Bridgeforce

Matt Scarborough, *Chief Executive Officer*, Bridgeforce

Sponsor(s):

Sapphire: Bridgeforce

2:45 PM - 3:55 PM

Location:
Grand Canyon 11-13

Regulatory Panel: Top Issues in Fair Banking

Senior regulatory officials from the Consumer Financial Protection Bureau (CFPB) Office of Fair Lending and the U.S. Department of Justice (DOJ) Civil Rights Division will share the latest in fair and responsible banking issues. Topics will include mortgage lending underwriting and pricing issues, recent approaches to redlining, disparate impact, indirect vehicle financing, Servicemembers Civil Relief Act, and much more. Listen in as our speakers discuss recent enforcement actions and their approaches to fair lending and responsible banking issues.

Speaker(s):

Rebecca Gelfond, *Deputy Fair Lending Director, Office of Fair Lending & Equal Opportunity*, Consumer Financial Protection Bureau

Jon Seward, *Deputy Chief, Housing and Civil Enforcement Section, Civil Rights Division*, U.S. Department of Justice

Moderator: Steven Zeisel, *Executive Vice President and General Counsel*, Consumer Bankers Association

4:00 PM - 5:00 PM

Location:
Grand Canyon 11-13

Best Practices to Prevent Redlining

This session will explore fair lending issues that may arise in the context of redlining, and how proper analysis can prevent and protect against it. Learn how this analysis may impact fair lending compliance and affect consumer lending. Industry experts will share what to expect from regulators and enforcement agencies since the Hudson City enforcement action, compliance management challenges, and best practices.

Speaker(s):

Melanie Brody, *Partner*, K & L Gates LLP

Rick Jachimiak, *Vice President, Corporate Compliance, Fair Lending Officer*, M & T Bank

Ruthann Redmon, *Senior Vice President, Fair Lending and Responsible Banking*, BBVA Compass

Tuesday, March 08, 2016

10:10 AM - 11:10 AM

Location:
Grand Canyon 11-13

In-Language Lending: Navigating the Tension Between Fair Lending and UDAAP

As banks consider communicating with their customers in different languages and as the regulatory environment in this area evolves, what are lenders to do? Lenders should consider several items: the implications of the Equal Credit Opportunity Act and Regulation B for serving limited English proficiency borrowers, balancing the tension between fair lending and UDAAP, and the increased salience of this strategic decision from a business standpoint. Listen in as our speakers share best practices for compliance management and monitoring.

Speaker(s):

Ken Edwards, *Counsel*, Relman, Dane & Colfax PLLC

Frank Vespa-Papaleo, *Principal Deputy Director*, Consumer Financial Protection Bureau

Moderator: Brad Blower, *Vice President, Principal Compliance Leader, Consumer Practices*, American Express Company

11:40 AM - 12:40 PM

Location:
Grand Canyon 11-13

Fair Lending Implications in Consumer Risk Modeling

Explore the growing fair lending risk lurking in data mining, model development, customer segmentation and marketing models, and emerging risks in the usage of "Big Data." Join us as we discuss regulatory expectations surrounding model risk management and how fair lending practitioners can function as both the model developers and the model reviewers. Hear recommendations on how to effectively mitigate fair lending risks by leveraging enterprise model risk management processes.

Speaker(s):

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

Bryce Stephens, *Section Chief, Compliance Analytics & Policy, Office of Research*, Consumer Financial Protection Bureau

Moderator: Christina Speh, *Senior Vice President, Fair & Responsible Banking*, TD Bank

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 G

Mark Up and Beyond: Auto Finance Issues in Fair Lending

In recent years, traditional approaches to indirect financing and auto dealer compensation have been scrutinized by examiners and resulted in multiple enforcement actions. Beyond the mark up itself, other aspects of the dealer's relationship with the consumer may trigger fair and responsible banking concerns for the lender. Join our expert panel as they discuss the evolution of consent orders, evaluate compliance risks, and share perspectives on how to keep up with the complex set of circumstances.

Speaker(s):

Michael Benoit, *Partner*, Hudson Cook, LLP

Patricia Hartsfield-Davis, *Senior Vice President, Consumer Practices Compliance*, Fifth Third Bank

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

Moderator: Kate Larson, *Regulatory Counsel*, Consumer Bankers Association

Wednesday, March 09, 2016

7:50 AM - 8:50 AM

Location:
Grand Canyon 11-13

The Branch Transformation: Effect on CRA and Fair Lending

Retail banking is undergoing a profound transformation as customers increasingly embrace mobile and online banking delivery channels over traditional brick and mortar locations. While digital alternatives often serve consumer and business needs more effectively, challenging questions remain regarding bank transformation's impact on low and moderate income customers and communities with fewer traditional branches. Hear experts discuss short and long term implications for CRA and fair lending compliance.

Speaker(s):

Yvonne Blumenthal, *Vice President and Manager, CRA Program Team*, U.S. Bank

Grovetta Gardineer, *Deputy Comptroller for Compliance Policy*, Office of the Comptroller of the Currency

Moderator: Lynn Woosley, *Senior Vice President, Fair and Responsible Banking Compliance Officer*, SunTrust Banks, Inc.

9:00 AM - 10:00 AM

Location:
Grand Canyon 11-13

It's a Wrap: Emerging Issues in Fair and Responsible Banking

Get the inside scoop on the top challenges for 2016 and beyond. With a focus on emerging regulatory priorities in fair and responsible banking, hear how the industry is handling compliance issues from recent and likely future DOJ/CFPB consent decrees, new rules and regulations, emerging litigation threats, and enforcement theories.

Speaker(s):

Andrew Sandler, *Chairman and Executive Partner*, BuckleySandler LLP
