



LEADERSHIP Unplugged

MARCH 7 - 9 | PHOENIX, AZ

New Sessions Added Daily

2016 CBA LIVE

Monday, March 07, 2016

8:30 AM - 10:00 AM

Default Management Forum

Deep Dive Workshop & Breakfast

CREDIT SCORING INSIGHTS AND INNOVATIONS

Location:

Grand Sonoran H-I

The latest consumer research and how to expand your universe of borrowers

Learn about the benefits of new credit scoring methods vs. conventional scoring methods, advanced approaches for scoring previously unscorable borrowers and how the latest scoring innovations have pushed the industry to achieve more expansive and predictive results. This breakfast session will discuss:

- Recent data on consumer credit behaviors and their credit card usage
- Who is considered an unscorable consumer and why they are credit-worthy
- How to address controversial credit issues (i.e., medical debt, sold-derogatory tradelines)
- The impacts of using new data sources and suppressing negative data to accurately analyze credit history
- Understand the extent to which consumers have migrated up and down the risk distribution and its implications on lending strategies

Speaker(s):

Sarah Davies, Senior Vice President, Product Management, Analytics Research, VantageScore Solutions, LLC

Sponsor(s):

Diamond: VantageScore Solutions, LLC

8:30 AM - 10:00 AM

Fair and Responsible
Banking Forum

Deep Dive Workshop & Breakfast

THE CHANGING CLIMATE FOR CONSUMER REPORTING AND DISPUTES

Location:
Grand Canyon 11-13

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

8:30 AM - 9:30 AM

Deposits and Payments
Forum

Deep Dive Workshop

THIRST FOR DEPOSITS: NEW METRICS AND BENCHMARKS TO HELP YOUR DEPOSIT PORTFOLIO THRIVE

Location:
Grand Canyon 1-3

As loan growth outstrips deposit growth at many super regional and regional banks, there is an emerging gulf between deposit haves and have nots. Traditional approaches to measurement, strategies, and technology are no longer sufficient. See the latest innovations in metrics and benchmarks from Novantas, including actual assessments of major U.S. markets and hear how panelists are adapting.

Speaker(s):

Daniel Dent, *Consumer Deposit and Emerging Payments Manager*, First Tennessee Bank, N.A.

Andrew Frisbie, *Managing Director, Head of Products and Pricing*, Novantas, Inc.

Christopher Manderfield, *Senior Vice President*, KeyBank

Moderator: Darryl Demos, *Executive Vice President, Solutions*, Novantas, Inc.

9:00 AM - 10:00 AM

Small Business Banking
Forum

Deep Dive Workshop

EMERGING WEALTH TRENDS

Location:
Grand Sonoran C-D

Join us for a discussion on the latest trends in wealth management:
- What are some of the impacts of emerging wealth trends on consumer banking and investing habits?

- How have investing behaviors changed in the wake of the Great Recession and why?
- What differences can be observed in various sectors of the population, whether by wealth or by geography?
- How can you use this understanding to more effectively extend existing customer relationships and target new prospects?

Don't miss this opportunity to learn more about the latest wealth trend data information that can help you improve the success of your marketing programs.

Speaker(s):

Isio Nelson, *Emerging and Differentiated Services*, Equifax

Sponsor(s):

Premier: Equifax

9:00 AM - 10:00 AM

Auto Finance Forum

Deep Dive Workshop

NEXT GENERATION DECISIONING FOR AUTO LENDING

Location:

Grand Sonoran G

Hear about new and differentiated data and analytics to help lenders compete more effectively in 2016 and beyond. Learn about the latest differentiated data sources and attributes coming to market this year. Attendees will receive a white paper explaining how lenders can better assess risk and opportunity using verification of income and employment. Discussion will include the latest techniques for automating more loan approvals.

Speaker(s):

Craig Sims, *Senior Manager-Operations Analysis*, Equifax

Sponsor(s):

Premier: Equifax

9:30 AM - 10:30 AM

Community Reinvestment Forum

Deep Dive Workshop

CRA: THE NEXT GENERATION OF CRA LEADERSHIP

Location:

Grand Canyon 9-10

After almost 40 years, CRA has led to tremendous change throughout the industry and within our communities. As a shift in CRA leadership materializes, where is the next generation of CRA leadership coming from; how can our future leaders modernize traditional approaches to CRA; and how can current leaders transition decades of CRA expertise to a new crop of leaders? Join us for a lively discussion!

Speaker(s):

Barbara Gagne, *Vice President, Community Development Operations Manager*, TD Bank

James Matthews, *Senior Vice President, CRA Compliance*, Capital One Financial Corporation

Jan E. Woolsey, *Managing Director, CRA Strategy and Operations*, MUFG Union Bank, N.A.

9:30 AM - 10:30 AM

Home Equity Lending Forum

Deep Dive Workshop

Location:

Grand Sonoran E

UTILIZING MORTGAGE ORIGINATIONS TECHNOLOGY FOR HOME EQUITY ORIGINATIONS

With home equity volume increasing and new regulatory requirements impacting all real-estate secured loan products, banks are being driven to re-engineer their processes, operations and technology. Today, many lenders that were historically originating home equity loans through consumer lending channels are now looking to manage them with their first mortgages, leveraging a single platform for both mortgage and home equity loans, while allowing each to have its own workflow, reports, product-specific documents and more. Are your systems and operations ready to support compliance for home equity originations under new CFPB requirements? What about the new HMDA requirements? As new regulations are introduced, will your technology be ready? This workshop will dive into the operational benefits and challenges of originating home equity loans on a single mortgage system, helping to reduce closing timelines and support evolving regulatory requirements.

Speaker(s):

Richard Gagliano, *Managing Director of Lending Solutions*, Black Knight Financial Services

Adarsh Sangani, *Vice President, Residential Lending*, Fremont Bank

Moderator: Al Bartello, *Managing Director, Sales*, Black Knight Financial Services

Sponsor(s):

Premier: Black Knight Financial Services

9:30 AM - 10:30 AM

CFPB Forum

Deep Dive Workshop

Location:

Grand Sonoran F

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.

10:30 AM - 12:30 PM

Location:
Grand Canyon 6-8

Opening Networking Lunch

Kick-start your CBA LIVE: Leadership Unplugged experience with lunch in our exhibit hall. Catch up with old friends and make new connections. This is the ideal opportunity to meet with trusted suppliers and industry partners who specialize in providing the latest solutions to help make your services faster, better and smarter.

Sponsor(s):

Diamond: The Boston Consulting Group

12:45 PM - 2:15 PM

General Session

Opening General Session

Location:
Grand Saguario Ballroom

Keynote Speaker: General Stanley McChrystal (retired)**SILO BUSTERS FOR THE CUSTOMER INSURGENCY**

Everything you know has changed. When old systems and conventional wisdom fall short **Gen. McChrystal** believes true leaders must look for ways to bust silos, innovate and change. By radically transforming how the U.S. military's most elite elements operated during a fast-paced, information age war, he unlocked the adaptability these groups needed to win. Citing stories from his career, he reveals how new rules of engagement, concentrating on openness, teamwork, agility and forward-thinking can transform organizations. Learn how to apply lessons of modern warfare to remake retail banking in the face of constant change and customer insurgency.

LEADERSHIP UNPLUGGED

Join **Richard Hunt** and CBA Chairman **Will Howle** in a discussion of what makes a leader relevant today and how to keep up with the changing tide in banking. Special guests include CBA Board of Directors, Committee Chairs and a sneak peek into what the forum sessions have in store.

Speaker(s):

Stanley McChrystal, *General (Retired), U.S. Army | Co-Founder*, McChrystal Group
William H. Howle, *President of the U.S. Retail Bank*, Citigroup Inc.

Moderator: Richard Hunt, *President and Chief Executive Officer*, Consumer Bankers Association

Sponsor(s):

Diamond: VantageScore Solutions, LLC

2:15 PM - 2:45 PM

Location:
Grand Canyon 6-8

Afternoon Refreshment Break with Exhibitors

Need an energy boost? Recharge and refresh with a specialty drink at the Beverage Bar.

2:45 PM - 3:55 PM

Auto Finance Forum

Keynote Address: Leadership Unplugged and Auto Finance**Location:**
Grand Sonoran G

Sandy Schwartz is president of Cox Automotive, a global company that includes Manheim Auto Auctions, Autotrader, Kelley Blue Book, and Dealertrack as well as a suite of companies covering a range of industry needs including finance & insurance, titling, inventory management, websites, and fixed operations. Today, Cox Automotive touches three out of every four cars sold in the U.S. and Canada. Mr. Schwartz will share his experiences as a leader bringing together all of these capabilities and 30,000 people into a cohesive team that aims to change the way the world buys, sells and owns cars.

Speaker(s):
Sandy Schwartz, *President*, Cox Automotive Group

2:45 PM - 3:55 PM

CFPB Forum

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

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

2:45 PM - 3:55 PM

Community Reinvestment Forum

Regulator Panel: Q&A on the Q&A**Location:**
Grand Canyon 9-10

CRA policy representatives from each of the three prudential regulatory agencies join together in the first of a two part series. Learn what the latest thinking is regarding CRA topics important to communities, your company, and the banking industry as a whole. Get the latest insights into current or proposed changes to critical regulatory guidance, and make sure to take advantage of the opportunity to pose challenging questions to our panelists. We are looking forward to a lively debate!

Speaker(s):
Bobbie Kennedy, *Bank Examiner (Compliance Specialist)*, Office of the Comptroller of the Currency
Surge Sen, *Section Chief, Supervisory Policy Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation
Theresa Stark, *Senior Community Affairs Analyst*, Board of Governors of the Federal Reserve System
Moderator: James Matthews, *Senior Vice President, CRA Compliance*, Capital One Financial Corporation

2:45 PM - 3:55 PM

Default Management Forum

Transforming to Tomorrow's Digital Bank with a Focus on Default Management**Location:**
Grand Sonoran H-I

What are bankers of today up against as they face unprecedented consumer expectations for services in an intense competitive environment for resources? In order to drive long-term competitive advantage and profitable growth, banks need to simplify their processes and infrastructure to enable speed to market. Join us for a discussion on how to drive digital transformation in default management based on a cutting edge relationship based model for delivery and service.

Speaker(s):
Monica Gillies, *Director*, CGI

2:45 PM - 3:55 PM

Deposits and Payments
Forum**Innovation and Disruption: The Evolving Payments Landscape****Location:**
Grand Canyon 1-3

From P2P and mobile payments to Visa Checkout and beyond, the payments landscape is evolving more rapidly than we've seen in decades. Learn about how tokenization, emerging fraud technologies, and the "Internet of Things" are shaping where and how customers engage in commerce.

Speaker(s):
Bill Gajda, *Senior Vice President, Innovation & Strategic Partnerships*, Visa
Moderator: Patrick Scotto di Luzio, *Vice President, Cash Strategy, Deposits & Payments*, Charles Schwab Bank

2:45 PM - 3:55 PM

Digital Channels Forum

Building and Sustaining a Culture of Innovation**Location:**
Grand Canyon 4-5

Innovation is more than just developing the hottest new mobile application. It's also about how your company delivers services to customers as it strives to grow and thrive in a competitive environment. Hear from a panel of experts who will share their best practices for hiring, training, reinforcing and sustaining an innovative culture at their organization.

Speaker(s):
Katherine McGee, *SVP, Head of Digital Product Management*, Wells Fargo Virtual Channels, Wells Fargo Bank, N.A.
Bernard Schramm, *Enterprise Strategy Manager*, FIS
Andres Wolberg-Stok, *Director, Citi FinTech*, Citigroup Inc.
Moderator: Andrew Hovet, *Senior Vice President-Director of Delivery Channels*, IBERIABANK

2:45 PM - 3:55 PM

Fair and Responsible
Banking Forum

Regulatory Panel: Top Issues in Fair Banking

Location:
Grand Canyon 11-13

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

2:45 PM - 3:55 PM

Home Equity Lending Forum

Checking the Pulse: Leading Trends and Insights of the Home Equity Market

Location:
Grand Sonoran E

Gain valuable industry insights from near real time origination and portfolio performance market data. Market analysis will be presented at the national and regional levels and will include metrics surrounding: origination growth, product and geographic performance, operational trends, competitive rate environment, branch productivity, portfolio performance, and more. Beyond the numbers, a panel of banking leaders will discuss their perspectives on the data, leveraging insights gained from competing in today's ever changing home equity market.

Speaker(s):

Sean Andrews, *Senior Vice President, Senior Manager Consumer Credit Product*, KeyBank

Jonathan Giles, *Senior Vice President, Mortgage & Home Equity Product Management*, Wells Fargo and Company, Inc.

Thomas Parrish, *Head of Retail Lending Product Management*, BMO Harris Bank

Shaun Richardson, *Senior Vice President*, Icon Advisory Group, Ltd.

2:45 PM - 3:55 PM

Risk Forum

Keys to Success: Building the Right Risk Framework & Culture

Location:
Grand Sonoran J-K

Rome wasn't built in a day and neither is the right risk framework. Experts in the industry will discuss how to effectively build a risk management framework and supporting culture, and look at practical problems inherent in risk management. Attendees will learn keys to success and how to build a stronger culture and better lines of defense.

Speaker(s):

Edward Dwyer, *Chief Risk Officer, Community Banking and Branch Delivery*, U.S.

Bank
Michael Flynn, *Partner*, Goodwin Procter, LLP

2:45 PM - 3:55 PM

Small Business Banking
 Forum

Small Business Financial Exchange: A Comprehensive View of Lending Trends

Location:
 Grand Sonoran C-D

Explore current portfolio trends on a macro level with additional insight into regional and business type trends. Attendees will hear from leading industry executives about the drivers of these trends and what your peers see as opportunities and challenges in 2016 and beyond.

Speaker(s):
Bodhisattva Ganguli, *Senior Economist*, Dun & Bradstreet
Gregory Johnson, *Head of Business Relationships*, Small Business Card, Capital One Bank
Kenna Short, *Segment Credit Officer*, KeyBank
Moderator: Carolyn Hardin-Levine, *CEO*, Small Business Financial Exchange

2:45 PM - 3:55 PM

Student Lending Forum

Looking into the 2016 Regulatory Crystal Ball

Location:
 Grand Sonoran A-B

This session will address topics related to student lending being studied by the CFPB and ripe for potential rulemaking, including those relating specifically to servicemembers and veterans. It will review trends in CFPB student lending enforcement actions, including emerging areas of focus and use of increasingly expansive definitions of unfair, deceptive and/or abusive practices (UDAAP). A leading attorney will offer advice regarding best practices for those involved directly, or indirectly, in student lending, servicing, or related activities.

Speaker(s):
Jonice Gray Tucker, *Partner*, BuckleySandler LLP
Moderator: Tom Levandowski, *Senior Company Counsel*, Wells Fargo and Company, Inc.

4:00 PM - 5:00 PM

Auto Finance Forum

Driven to Digitize: The Power of Technology in Auto Lending

Location:
 Grand Sonoran G

From loan originations to funding and servicing, technology is accelerating the automation and standardization of the auto finance industry. Without a digital focus, you'll be left behind. Join this session to explore where technology is going and to better understand the environment inside auto lending and learn how technology's power can help you realize operational savings, while improving compliance and bottom-line results.

Speaker(s):
Georgine Muntz, *Chief Financial Officer*, defiSolutions

4:00 PM - 5:00 PM

CFPB Forum

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

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**4:00 PM - 5:00 PM**

Community Reinvestment
Forum**Roundtable with the Regulators****Location:**
Grand Canyon 9-10

In part two of this engaging series, real leadership can take form when you roll up your sleeves and come to the roundtable. Hurry up and grab a seat as regulators join with industry to discuss cutting-edge issues facing the CRA.

Speaker(s):**Bobbie Kennedy**, *Bank Examiner (Compliance Specialist)*, Office of the Comptroller of the Currency**Surge Sen**, *Section Chief, Supervisory Policy Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation**Theresa Stark**, *Senior Community Affairs Analyst*, Board of Governors of the Federal Reserve System**4:00 PM - 5:00 PM**

Deposits and Payments
Forum

Digital Channels Forum

Banks + Fintech = Solutions for an Innovative Digital Payment Future**Location:**
Grand Canyon 1-3

Our panel of industry experts will discuss how customer experience, product design and digital innovation lay the groundwork for staying competitive in today's fast-paced and time-sensitive payment environment. Our panel will discuss strategies for keeping your bank at top of wallet!

Speaker(s):**Tami Eckstein**, *VP Innovation*, Optum Bank**Gene Kirby**, *Managing Partner*, CE Solutions Group, LLC**Shawn O'Brien**, *Consumer Segment Group, Executive Director*, BBVA Compass**Moderator: James Collas**, *President and Chief Executive Officer*, Engage Financial Technology

4:00 PM - 5:00 PM

Default Management Forum

Succeeding with Servicemembers: Why it Matters**Location:**

Grand Sonoran H-I

Over the past several years, financial institutions and even non-financial institutions have seen a heightened level of focus on SCRA. In this session, panelists will discuss regulatory compliance, critical emerging trends and best practices in the industry related to SCRA and other matters impacting Servicemembers. Customer experience expectations will be shared, including perspectives from a Servicemember. An audience Q&A will wrap up the session.

Speaker(s):**Bradley Booth**, *Financial Advisor*, Bridgeforce**Kelly Dickerson**, *Principal*, QED Investors and US Army Reserves, QED Investors**Elizabeth Singer**, *Director*, U.S. Attorney's Fair Housing Program, Civil Rights Division, U.S. Department of Justice**Moderator: John Sanders**, *Managing Director*, Bridgeforce**4:00 PM - 5:00 PM**Fair and Responsible
Banking Forum**Best Practices to Prevent Redlining****Location:**

Grand Canyon 11-13

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**4:00 PM - 5:00 PM**

Home Equity Lending Forum

Roundtable Discussion #1 - Home Equity: Challenges and Opportunities**Location:**

Grand Sonoran E

These interactive sessions stimulate conversation about key topics related to home equity such as end of draw/maturing lines, product features, utilization, expense reduction, turn time improvement, and more! Join industry experts and your peers for detailed discussions about home equity products, underwriting & fulfillment, risk and servicing. Don't miss your chance to network, obtain data and share best practices!

4:00 PM - 5:00 PM

Risk Forum

Balancing Consumer Needs with Fraud Prevention and Risk Challenges

Location:
Grand Sonoran J-K

In the wake of ongoing data breaches, consumers are looking towards their financial institutions for protection against fraud and identity theft. Regulators are also heightening their standards for preventative measures for fraud and risk. Listen in as experts share their best practices for fraud prevention and maintaining customer relationships.

Speaker(s):

Tom Hunley, *Retail Risk and Operations Executive*, PNC Bank, N.A.
Maria Leonard, *Head of Consumer Banking Risk*, Citizens Financial Group
Stephen Nikitas, *Senior Strategist*, Harland Clarke

4:00 PM - 5:00 PM

Small Business Banking
Forum

Big Data and Predictive Analytics - Improving Productivity and Sales

Location:
Grand Sonoran C-D

Are you using 'big data' effectively? This session will unpack the buzzword and explore current use cases for big data and predictive analytics in the banking industry. Learn how banks can leverage their web sites through content marketing, effectively utilize social media, and employ cutting edge technology to drive sales and improve credit performance.

Speaker(s):

Frank Aloï, *President and Chief Executive Officer*, ath Power Consulting
Andrew Garvin, *Senior Vice President, Strategy*, Radius
Nick Miller, *President*, Clarity Advantage
Moderator: Gail Gandy, *Senior Vice President, Business Real Estate Financing*, Wells Fargo Bank, N.A.

4:00 PM - 5:00 PM

Student Lending Forum

Paying for College: Do the Dollars Make Sense?

Location:
Grand Sonoran A-B

Senior college and university leadership will discuss the future of higher education and higher education finance. A dynamic discussion will address questions about the appropriate amount of student loan debt, new strategies to adapt to contemporary students, and the sustainability of government support in the market.

Speaker(s):

Christopher Augustini, *Senior Vice President and Chief Operating Officer*, Georgetown University
Catharine Hill, *President*, Vassar College
Morgan Olsen, *Executive Vice President, Treasurer, and Chief Financial Officer*, Arizona State University
Moderator: Daniel Meyers, *Chairman & Chief Executive Officer*, First Marblehead Corporation

5:00 PM - 6:30 PM

Location:
Grand Canyon 6-8

Cocktail Reception with Exhibitors

Be sure to join CBA LIVE's opening cocktail reception in the exhibit hall to round out day one. Network with attendees and connect with solution providers.

Sponsor(s):
Sapphire: MasterCard Worldwide

Tuesday, March 08, 2016

7:30 AM - 8:30 AM

Location:
Grand Canyon 6-8

Continental Breakfast with Exhibitors

Don't skip breakfast! Join our solution providers in the exhibit hall for the most important meal of the day.

8:30 AM - 10:00 AM

General Session

Tuesday Morning General Session

Location:
Grand Saguaro Ballroom

Keynote Speaker: Amy Walter

HAIL TO THE CHIEF...BUT WHICH ONEP?

The American people are angry and anti Wall Street sentiment is running rampant. Where will this election lead us? Join one of Washington's best political journalists known for her spot-on predictions and insights into what makes the election machine run and how close each candidate is to the magic 270 needed to win. The national editor of the Cook Political Report, exclusive panelist for NBC's Meet the Press and former political director for ABC News, **Amy Walter** will offer insight into the pulse of presidential politics.

Keynote Speaker: Heather Cox

LEADING A MOBILE FIRST REVOLUTION

Heather Cox, CEO Citi FinTech, oversees a unit in Citibank's global consumer bank dedicated to the development of its mobile banking services. Built without silos from the start, the lean, flat, agile, unit will create mobile-first capabilities across its client services, including borrowing and investing. Cox, *American Banker's 2015 Digital Banker of the Year*, will share insights on the path to a smartphone-centric business model, as well as lessons learned about digital transformation through the years.

CBA RECOGNIZES LEADERSHIP

Leadership comes in many forms and iterations. Today we recognize leaders from the CBA family. Each year the top student at CBA's Executive Banking School is awarded the **Tem Wooldridge Award**. This year we recognize *Anthony Warden* for his superior performance and academic achievements.

Speaker(s):

Amy Walter, *National Editor*, The Cook Political Report

Heather Cox, *Chief Executive Officer*, Citi FinTech, Citigroup Inc.

Moderator: Richard Hunt, *President and Chief Executive Officer*, Consumer Bankers Association

Moderator: Mark Rendulic, *Executive Vice President*, Consumer Financial Services, First Niagara Bank, N.A.

10:10 AM - 11:10 AM

Auto Finance Forum

Keynote Address: Diversity and Leadership**Location:**
Grand Sonoran G

Damon Lester, President of the National Association of Minority Automobile Dealers, is an advocate for diversity and inclusion in all aspects of the automotive industry. Hear his thoughts on minority-owned leadership.

Speaker(s):
Damon Lester, *President*, National Association of Minority Automobile Dealers

10:10 AM - 11:10 AM

CFPB Forum

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

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

10:10 AM - 11:10 AM

Community Reinvestment
Forum**Mergers and Acquisitions: Is Your Bank Ready?****Location:**
Grand Canyon 9-10

With increased regulatory expectations surrounding mergers and acquisitions in CRA plans, is your bank ready? Hear experts with firsthand experience in the mergers and acquisitions process share their insights for establishing clear goals for activities such as small business lending, community investments and philanthropy.

Speaker(s):
Timothy Burniston, *Executive Vice President*, Wolters Kluwer Financial Services
Sharon Jeffries-Jones, *Director of CRA/Community Development*, BB&T Corporation
Jan E. Woolsey, *Managing Director, CRA Strategy and Operations*, MUFG Union Bank, N.A.
Moderator: Lloyd Brown, *Managing Director, Corporate CRA Officer & Head, CRA Regulatory Group*, Citigroup Inc.

10:10 AM - 11:10 AM

Default Management Forum

Building New Communication Channels to Customers

Digital Channels Forum

Reaching out to consumers has always been a priority for the industry, but new communication channels provide an opportunity to deliver services far beyond consumers' wildest expectations. Advances in technology have led to enhanced communications between industry and their customers. Learn how companies can leverage these new advances in communications to deepen interactions with their customers.

Location:

Grand Sonoran H-I

Speaker(s):

Brian Moore, *Senior Principal, Industry Solutions*, Nuance Communications, Inc.

10:10 AM - 11:10 AM

Deposits and Payments
Forum**Daring to Be Different: Rethinking Checking Acquisition**

Still using the same checking account growth strategy from a few years ago? Well, you shouldn't be. With fewer consumers switching banks today, banks need to re-think their checking account growth strategies. Hear from industry experts as they discuss the challenges of growing checking accounts in today's highly competitive marketplace and offer creative ways to achieve profitable, cost-effective core household growth.

Location:

Grand Canyon 1-3

Speaker(s):

Bryan Carson, *Chief Marketing Officer*, Huntington Bancshares Incorporated

Jeff Hollander, *Retail Banking Leader*, Equifax

Kevin Travis, *Managing Director*, Novantas, Inc.

Moderator: Jane Lundquist, *EVP, Director of Consumer & Small Business Banking*, Rockland Trust Company

10:10 AM - 11:10 AM

Fair and Responsible
Banking Forum**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.

Location:

Grand Canyon 11-13

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

10:10 AM - 11:10 AM

Home Equity Lending Forum

To Centralize or Decentralize: Are There Advantages to Either?

Location:
Grand Sonoran E

What are the differences and similarities between centralized and decentralized sales offices? Does one model provide greater improvements for production, cycle time, pull through rate, originator productivity, interest rates and/or balance sheet growth? Join a panel of bank managers to discuss and review industry data to analyze successful sales modeling strategies.

Speaker(s):

Matt Cammarota, *Senior Vice President, Director of Consumer Lending*, Webster Bank, N.A.

Dan Green, *Business Segment Manager*, Wells Fargo Bank, N.A.

Logan M. Pichel, *Executive Vice President, Head of Consumer Lending*, Regions Financial Corporation

10:10 AM - 11:10 AM

Risk Forum

Transforming Your Compliance

Location:
Grand Sonoran J-K

The complexity and increase of regulatory oversight and enforcement actions continue to make compliance a top concern. Organizations need to be able to deploy change and adapt their people, processes and technology in support of the compliance activities to address continually changing environments. Listen to industry trends in compliance transformations, inclusive of governance, culture, regulatory change management and program integration. Hear an expert discuss the tools needed to maneuver in the regulatory landscape.

Speaker(s):

Carolyn Greathouse, *National Lead Partner, Enterprise-wide Compliance and Consumer Protection*, KPMG LLP

Moderator: Bill McKendry, *Executive Vice President, Chief Enterprise Risk Officer*, Bank of North Carolina

10:10 AM - 11:10 AM

Small Business Banking Forum

Click or Brick: Serving the Small Business Customer in the Digital Age?

Location:
Grand Sonoran C-D

As electronic payments become the norm, business owners - like consumers - expect to pay their bills wherever, whenever, and however they choose. In the age of rapidly changing technology, will business owners look to access their smartphone, tablet or laptop to make bill and loan payments? How should financial institutions prepare to serve the changing needs of their customer base? Attend this session to learn how banks are leveraging electronic bill payment and presentment to enhance customer relationships and support institutional strategy.

Speaker(s):

Gary Brand, *Director, Payment Strategies*, Fiserv

Victoria Lant, Fiserv

10:10 AM - 11:10 AM

Student Lending Forum

Inside the CFPB: What's Next for Student Lending?**Location:**

Grand Sonoran A-B

Grab your scuba gear! Acting Student Loan Ombudsman Seth Frotman will dive into the depths of the Bureau's activities relating to private student loans and additional issues the Bureau is closely examining from a student perspective. Frotman has been at the Bureau since its inception, allowing him to provide insights on the evolution of the CFPB as well as on his new role as Ombudsman.

Speaker(s):

Seth Frotman, *Assistant Director and Acting Student Loan Ombudsman*, Consumer Financial Protection Bureau

Moderator: Kristen Fallon, *Vice President, Congressional Affairs*, Consumer Bankers Association

11:10 AM - 11:40 AM

Location:

Grand Canyon 6-8

Mid-Morning Refreshment Break with Exhibitors

Refresh your morning cup of joe in the exhibit hall and visit with suppliers. Need to get juiced? Visit the charging stations in the exhibit hall and foyer areas to plug in your mobile device or tablet.

Sponsor(s):

Bronze: Innovis Data Solutions

11:40 AM - 12:40 PM

Auto Finance Forum

Aftermarket Products**Location:**

Grand Sonoran G

This session will showcase what insurance providers do and why aftermarket products are valuable to the consumer and the lender. We will also review research detailing auto dealer benchmarking data, including penetration numbers, claim statistics on warranty and GAP, and evaluations of different products on the market today.

Speaker(s):

Scott Gagne, *Regional Finance and Insurance Manager, Great Lakes Region*, Zurich

Marie Knight, *Vice President, Strategic Relationships*, Zurich

11:40 AM - 12:40 PM

CFPB Forum

Patterns and the Big Picture: A Focus on Enforcement Actions

Location:
Grand Sonoran F

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

11:40 AM - 12:40 PM

Community Reinvestment
Forum

Exam Experiences: What is the New Norm?

Location:
Grand Canyon 9-10

Is satisfactory the new normal? What does it take to keep an outstanding rating? Listen to a panel of bankers describe their recent exam experiences. What do the regulators expect from the banks and what are the best practices for preparing for and managing the exam experience?

Speaker(s):
Staci Glenn Short, *Senior Vice President, Fair Lending & CRA Strategy Manager, CRCM, CRP*, Huntington Bancshares Incorporated
Reymundo Ocanas, *Executive Vice President, Director Corporate Responsibility & Reputation*, BBVA Compass
Sue Whitson, *Vice President - CRA Governance Manager*, BMO Harris Bank
Moderator: Elizabeth Trotter, *Senior Vice President, CRA Officer*, IBERIABANK

11:40 AM - 12:40 AM

Default Management Forum

FCC Muddles TCPA for Consumers

Location:
Grand Sonoran H-I

The industry asked for greater clarity from the FCC to enable companies to communicate with their customers. Instead, the Commission issued a final TCPA order that endangers the ability of banks to provide consumers with timely information. A coalition of consumer-facing companies and associations are now asking the courts for a do-over. During this session, we will hear from the attorneys leading the industry lawsuit against the FCC.

Speaker(s):
Amy Brown, *Partner*, Squire Patton Boggs
Monica Desai, *Partner*, Squire Patton Boggs

11:40 AM - 12:40 PM

Deposits and Payments
Forum

Putting Your Cardholder in Charge of Their Service Experience and Their Security

Location:
Grand Canyon 1-3

Examine how real time consumer controlled card management tools deliver enhanced customer retention, growth and loyalty, reduced operational costs and fraud loss, and significant benefits to consumer and issuer with little demand on IT resources. Hear how

desktop and mobile tools that put the customer in charge of all card transactions will raise consumer spending on your brand by increasing customer loyalty, confidence and peace of mind. Our expert panel will also examine how customer tailored rules can be powerful fraud and ID protection tools that are not possible with analytics.

Speaker(s):

Robert Box, *Senior Industry Advisor*, Operational Dynamics

Steve Durney, *Senior Vice President, Issuer Relations*, Ethoca

Wayne Johnson, *Chief Executive and Executive Managing Officer*, First Performance Global

Mark Savoye, *Vice President & Senior Business Leader, Regional Lead for North America Network, Processing & Security Solutions*, MasterCard Worldwide

Moderator: Gene Kirby, *Managing Partner*, CE Solutions Group, LLC

11:40 AM - 12:40 PM

Digital Channels Forum

The Power of Customer Data: How to Realize its Potential for Marketing

Location:

Grand Canyon 4-5

Banks have enormous amounts of data on their customers, both descriptive and behavioral, online and offline but are we using this data to our best advantage? In this session, experts will discuss the challenges and strategies of putting customer data to work, and share real-world wins, for integrating and leveraging customer data into your marketing for greater response, conversion, and customer engagement.

Speaker(s):

Tony Coretto, *Director*, Novantas, Inc.

Paul Kadin, *Senior Advisor*, Novantas, Inc.

11:40 AM - 12:40 PM

Fair and Responsible
Banking Forum

Fair Lending Implications in Consumer Risk Modeling

Risk Forum

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.

Location:

Grand Canyon 11-13

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

11:40 AM - 12:40 PM

Home Equity Lending Forum

Home Equity in a Post Dodd-Frank World**Location:**
Grand Sonoran E

With mortgage, appraisal, and TRID changes in place, there is finally time to stop and reflect. Dodd-Frank created an environment of regulatory change that has taken immense time, training, and resources. But are consumers better off? This session will discuss how regulatory mandates have changed the financial industry for...the good, the bad, and the ugly.

Speaker(s):

Sean Andrews, *Senior Vice President, Senior Manager Consumer Credit Product*, KeyBank

Chad Powers, *Senior Vice President, Consumer Business Strategy*, Black Knight Financial Services

11:40 AM - 12:40 PM

Small Business Banking
Forum**Is the Small Business World Ready for Millennials, Inc.?****Location:**
Grand Sonoran C-D

An increasing number of Millennials believe they do not need banks to fulfill their financial needs. This session will explore the current landscape of small business services and discuss how banks can appeal to Millennial customers. We will also examine how banks can better provide the small business banking services and channels that Millennials expect from the industry.

Speaker(s):

David Potterton, *Director, Business Banking*, Digital Insight, NCR Company

11:40 AM - 12:40 PM

Student Lending Forum

What's Your Score? Good Financial Decisions Through Credit Score Transparency**Location:**
Grand Sonoran A-B

This session will review best practices in providing transparency with credit scores and how they can improve financial literacy and borrower behavior. It will also review the importance of transparency for financial literacy programs and how banks and lenders can ultimately empower their customers with these efforts.

Speaker(s):

Jenelle Dito, *Principal Consultant*, FICO

Lisa Mitchell, *Vice President*, Sallie Mae

Moderator: Mark Smith, *Executive Vice President, Specialty Lending*, SunTrust Bank

12:45 PM - 2:30 PM

Location:
Grand Saguaro Ballroom**Luncheon and Welcome****Keynote Speaker: Ryan McInerney****LEADING AT THE SPEED OF PAYMENTS**

Ryan McInerney, president of Visa Inc. and former CEO of consumer banking for

JPMorgan Chase, is leading Visa through some of the most dynamic change in its 50-year history. Using his roots in consumer banking and visionary leadership, Ryan is shaping the company's corporate innovation strategy. Leveraging all of Visa's assets to help both merchants and banks more effectively engage consumers, Ryan McInerney has aided Visa's transformation into one of the most admired global tech brands.

CELEBRATING COMMUNITY

The Joe Belew Award was established to honor former CBA President, Joe Belew, for his commitment to community development. The award encourages and recognizes the efforts of CBA member banks whose innovative solutions address pressing social issues. The 2016 **Joe Belew Award** will go to the CBA applicant with the most innovative and effective program that supports financial inclusion.

Speaker(s):

Ryan McInerney, *President, Visa*

Moderator: Ross Carey, *Executive Vice President, Business Banking Division, Community Banking & Branch Delivery, U.S. Bank*

Sponsor(s):

Premier: Black Knight Financial Services

2:40 PM - 3:40 PM

Auto Finance Forum

Increasing Dealer and Consumer Satisfaction in Auto Lending

Location:

Grand Sonoran G

This session will provide insights into the JD Power dealer and consumer financing studies. Topics will include characteristics of higher performing lender providers, KPIs and best practices and technologies employed. Attendees will see origination trends in loan and lease via the PIN transactional database and include examples such as term, pricing trends, LTVs and data looking at the FICO mix of originations.

Speaker(s):

Michael Buckingham, *Senior Director, Auto Finance, J.D. Power and Associates*

2:40 PM - 3:40 PM

CFPB Forum

HMDA Expansion: It's a Risky Business

Community Reinvestment Forum

Fair and Responsible Banking Forum

Risk Forum

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*

Location:

Grand Sonoran F

2:40 PM - 3:40 PM

Default Management Forum

What's Next for Default: Regulators Peer Ahead**Location:**
Grand Sonoran H-I

Reforms in the default management space are set to take off in 2016. Regulators have already introduced numerous changes in this sector, but the biggest changes still lie ahead. Get cutting-edge analysis on how today's regulatory environment will affect those involved with the default management business. Learn about the most impactful regulations, including a review of the recent changes and what the future may have in store.

Speaker(s):

Kenneth Lennon, *Assistant Director, Community & Consumer Law Division*, Office of the Comptroller of the Currency

John McNamara, *Program Manager, Debt Collection*, Consumer Financial Protection Bureau

Richard Murphy, *Retail Credit Risk Examiner*, Federal Reserve Bank of Richmond

Moderator: Chris Shroat, *Senior Vice President, Director of Credit and Collections*, Fifth Third Bank

Moderator: Nicholas Sladic, *Chief Counsel, Loss Mitigation Divisions*, Capital One Services, Capital One Bank

2:40 PM - 3:40 PMDeposits and Payments
Forum**Around the World: International Payments Trends and Implications for the U.S.****Location:**
Grand Canyon 1-3

As a \$1.1 trillion market globally, payments is defined by big numbers and constant innovation. Join us as we explore some key international payments trends to understand what is happening, how they are impacting the market and why it matter for the U.S. Investigate the major changes taking place in *Faster Payments*, the use cases it enables and the opportunities and threats it creates for banks. Identify the important developments in *Wallet Innovation and Digital Payments*, and discuss which propositions have been successful and what the learnings are for the US. Finally, this session will discuss what *Regulatory Action* has taken place internationally and what the implications are for U.S. banks.

Speaker(s):

Tom Dye, *Principal*, The Boston Consulting Group

Sushil Malhotra, *Partner and Managing Director*, The Boston Consulting Group

2:40 PM - 3:40 PM

Digital Channels Forum

Digital Channels Forum Roundtable Discussion**Location:**
Grand Canyon 4-5

The trend lines are clear. Consumers today are asking for banking on demand, meaning access to their financial institutions all day, every day. To meet this demand, banks are building out their online and mobile offerings, but innovation comes at a price. How do financial institutions allocate scarce resources to excite and delight their customers, while meeting the expectations of regulators? Join us for this roundtable discussion to learn from your industry peers.

2:40 PM - 3:40 PM

Home Equity Lending Forum

Marketplace Lenders: Here to Stay or Flash in the Pan?**Location:**
Grand Sonoran E

As borrower expectations evolve, marketplace lenders are delivering enhanced experiences for consumers by simplifying the processes involved in obtaining credit. Join this session for an overview of the marketplace lending space and the various marketplace models. The conversation will include how marketplace lenders are shaping borrower expectations while impacting lending across various loan products, what the future of lending may look like and how financial institutions may respond.

Speaker(s):

Andrew Deringer, *Vice President of Financial Institutions Group*, Lending Club
Brian Milton, *Managing Director, Head of Home Equity and Card Services*, MUFG Union Bank, N.A.
John Park, *Product Manager*, Fiserv

2:40 PM - 3:40 PM

Small Business Banking
Forum**Developing Sales Leaders to Drive Sales Transformation****Location:**
Grand Sonoran C-D

Leading effective sales transformation is neither easy nor simple. This session will examine the five most common derailers of successful sales transformation and discuss how lenders can overcome these challenges to become the drivers of breakthrough. Explore how to choose and develop the right leaders to ensure future success in sales transformation.

Speaker(s):

Kenneth Connell, *Executive Vice President, Business Banking Sales Director*, Huntington Bancshares Incorporated
Linda Maxwell, *Chief Executive Officer*, Business Efficacy Inc.

2:40 PM - 3:40 PM

Student Lending Forum

What Do We Do When Schools Fail the Grade?**Location:**
Grand Sonoran A-B

We all know what happens when a student doesn't make the grade, but what happens when a school fails the grade? The Department of Education (ED) has announced it wants to establish new rules so student loan borrowers can avoid repaying their loans when they do not get the results promised by their school. ED is negotiating "defense to repayment" regulations that will say when a loan can be cancelled and who pays - taxpayers or the school. Join us as we hear from experts on exactly what is happening at ED and what it means for the student loan industry.

Speaker(s):

Dennis Cariello, *Shareholder*, Hogan Marren Babbo & Rose, Ltd.
Harrison Wadsworth, *Managing Partner*, Washington Partners, LLC
Moderator: Tom Levandowski, *Senior Company Counsel*, Wells Fargo and Company, Inc.

3:40 PM - 4:10 PM

Location:
Grand Canyon 6-8

Afternoon Refreshment Break with Exhibitors

Take a break and grab a snack! Peruse the unique offerings at the Beverage Bar or get your shoes shined.

Sponsor(s):
Bronze: Sutherland Global Services

4:15 PM - 5:15 PM

Auto Finance Forum

Fair and Responsible
Banking Forum

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

4:15 PM - 5:15 PM

CFPB Forum

Risk Forum

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

4:15 PM - 5:15 PM

Community Reinvestment
Forum

CRA Champions and Cheerleaders

CRA's biggest advocates are not always in the CRA field. The support of banks' senior executives and line of businesses is critical to the overall mission. Hear from executive

Location:
Grand Canyon 9-10

leadership regarding the value of a strong and effective CRA program for the banks and the communities they serve.

Speaker(s):

Bob Kottler, *CBA Board of Directors, Executive Vice President, Director of Retail and Small Business*, IBERIABANK

Nitin Mhatre, *CBA Board of Directors, Executive Vice President, Head of Community Banking*, Webster Bank, N.A.

Timothy Wennes, *CBA Board of Directors, West Coast President, Head of Regional Banking*, MUFG Union Bank, N.A.

Moderator: Cathy Niederberger, *Executive Vice President and Managing Director, Community Development*, PNC Bank, N.A.

4:15 PM - 5:15 PM

Default Management Forum

Barbarians at the Gate: How Deep is Your Moat?

Location:
Grand Sonoran H-I

The financial services industry is being inundated with lawsuits relating to the Telephone Consumer Protection Act, the Fair Debt Collection Practices Act, and the Fair Credit Reporting Act, among others, while still being exposed to enforcement risks arising out of the Dodd-Frank prohibition on unfair, deceptive and abusive acts and practices. Join us to learn about recent developments and to acquire strategies to manage the associated risks.

Speaker(s):

Christopher Willis, *Partner*, Ballard Spahr

4:15 PM - 5:15 PM

Deposits and Payments Forum

Innovation that Pays: Using Jobs Theory to Unlock Growth

Location:
Grand Canyon 1-3

Companies in non-banking industries have had success in identifying and creating new features that customers value. As digital rivals launch services designed to compete with banks' core offerings, innovation in deposits will increase as will the need to determine what customers value. Join the conversation as experts discuss innovations customers value, best practices and principles, jobs theory and case examples from other industries.

Speaker(s):

Jason Green, *CEO*, The Cambridge Group

Taddy Hall, *Senior Vice President, Innovation Practice*, Nielsen

Moderator: Kevin Condon, *Senior Vice President, Product Management Executive*, Bank of America Corporation

4:15 PM - 5:15 PM

Digital Channels Forum

The Modern Lockbox: Balancing Security with Customer Experience

Location:
Grand Canyon 4-5

A perennial challenge for the industry is providing customers with simple ways to interface with their financial institutions while defending the bank from aggressive cybersecurity threats. This session will discuss current thinking on security approaches that do not hinder customer engagement. Listen as we examine industry trends and analyze the additional layers of security banks can provide.

Speaker(s):

Vic Diaz, *Cyber Security Executive*, USAA Federal Savings Bank

Shaked Vax, *Trusteer Products Strategist*, IBM Security

Moderator: Joshua Winstead, *Vice President, Digital Channel*, EverBank

4:15 PM - 5:15 PM

Home Equity Lending Forum

Roundtable Discussion #2 - Home Equity: Challenges and Opportunities

Location:
Grand Sonoran E

By popular demand, we are bringing back interactive sessions to stimulate more conversation about key topics related to home equity such as end of draw/maturing lines, product features, utilization, expense reduction, turn time improvement, and more! Join industry experts and your peers for detailed discussions about home equity products, underwriting & fulfillment, risk and servicing. Don't miss your chance to network, obtain data and share best practices!

4:15 PM - 5:15 PM

Small Business Banking Forum

Non-Bank Lenders: Build, Buy, Partner, or Ignore

Location:
Grand Sonoran C-D

Non-bank lenders have been making a noticeable impact on the small business lending market. Every bank must make a decision to either buy, build, partner or ignore. This session will feature a perspective on the fintech boom and thoughts from leaders who are taking steps to both preserve and accelerate their business model. Listen in as a diverse panel of experts discuss this fast moving sector and provides guidance to help formulate your bank's strategic response.

Speaker(s):

James Hobson, *Chief Operating Officer*, OnDeck

Linda O'Connell, *Managing Director, Small Business Banking*, Barlow Research Associates, Inc.

Andres Wolberg-Stok, *Director, Citi FinTech*, Citigroup Inc.

Moderator: Lonnie Hayes, *Executive Vice President-Executive Director Small Business Segment Group*, BBVA Compass

4:15 PM - 5:15 PM

Student Lending Forum

2016: Politics, Policy, and Student Loans

Location:
Grand Sonoran A-B

Student loan debt and college costs have become a central issue in national campaigns, especially in the 2016 Presidential race. Cut through the noise from the campaign trail and hear insights on what it all will mean for the future of higher education and the student lending marketplace. Take a closer look at potential policy proposals from a new administration. The discussion will also review the reauthorization of the Higher

Education Act (HEA) with a particular focus on the interaction between the 2016 race and HEA.

Speaker(s):

Isaac Boltansky, *Senior Vice President, Policy Analyst*, Compass Point LLC

Jonathan Butcher, *Education Director*, Goldwater Institute

Moderator: Maggie Seidel, *Assistant Vice President, Media Relations and Communications*, Consumer Bankers Association

5:15 PM - 6:15 PM

Location:
Grand Canyon 6-8

Cocktail Reception with Exhibitors

Join us in the exhibit hall for the final evening of CBA LIVE. This is your chance to "unplug" on a high note. Network with your peers and meet with current and potential suppliers.

Wednesday, March 09, 2016

7:00 AM - 7:45 AM

Location:
Grand Canyon Foyer

Continental Breakfast

Before you attend the final sessions of CBA LIVE, be sure to join us for a delicious breakfast and hot coffee to jump start your day.

7:50 AM - 8:50 AM

Auto Finance Forum

Dealers and Lenders Responding to Market Evolution

Hear our panel of experts discuss how the relationship between dealers and lenders has changed in light of recent consent orders and increased regulatory scrutiny. In this evolving auto environment, join us to learn how to adapt and what to expect going forward.

Location:
Grand Sonoran G

Speaker(s):

Andrew Koblenz, *Executive Vice President, Legal & Regulatory Affairs & General Counsel*, National Automobile Dealers Association

Wes Lutz, *Extreme Dodge Chrysler Jeep Ram*

Richard Porrello, *Executive Vice President, Auto Finance Group Director*, Huntington Bank

Moderator: Jean Noonan, *Partner*, Hudson Cook, LLP

7:50 AM - 8:50 AM

CFPB Forum

UDAAP: How to Plan for the Unknown

Deposits and Payments

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

Risk Forum

Speaker(s):

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

Location:

Grand Sonoran F

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

7:50 AM - 8:50 AM

Digital Channels Forum

21st Century Disruptors in Lending

Student Lending Forum

Between marketplace lenders, online aggregators, and other online tools, the student loan market has seen multiple attempts at disruption. This session will examine the successes and failures of organizations seeking to disrupt education finance. Panelists will review varying types of origination and servicing platforms and unique marketing strategies that help build a sense of community between lenders and their customers. Attendees will gain insights on the future of marketplace lending in the student loan market.

Location:

Grand Sonoran A-B

Speaker(s):

Stephen Dash, *Founder & CEO*, Credible

Tim DeMello, *Founder & CEO*, Gradifi

Robert Lavet, *General Counsel*, SoFi

Moderator: Michael McFarlane, *Senior Vice President*, Citizens Financial Group

7:50 AM - 8:50 AM

Default Management Forum

CFPB Set to Reform Debt Collections

Location:

Grand Sonoran H-I

The CFPB is tackling debt collection reforms on several fronts. Join experts as they discuss the potential impact of the CFPB's debt collection rulemaking on industry, relevant examinations and enforcement investigations, and how best to prepare for an interaction with the Bureau.

Speaker(s):

Brett Kitt, *Of Counsel*, Greenberg Traurig, LLP

John McNamara, *Program Manager, Debt Collection*, Consumer Financial Protection Bureau

7:50 AM - 8:50 AM

Community Reinvestment Forum

The Branch Transformation: Effect on CRA and Fair Lending

Fair and Responsible Banking Forum

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

Location:
Grand Canyon 11-13

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.

7:50 AM - 8:50 AM

Home Equity Lending Forum

Best Practices to Minimize Attrition and Maximize Volume

Location:
Grand Sonoran E

For years, the conversation about end of draw has focused on customers education and preparedness. Now that these programs have been established, a critical issue has arisen: how do banks keep volume up and customers coming back for more? Join us as industry experts offer their advice on how banks can increase customer retention and make sure customer service departments are prepared.

Speaker(s):

Jason Holmes, *Vice President, Home Equity Product Management*, TD Bank
Lee Kyriacou, *Managing Director*, Novantas, Inc.

Craig Peak, *Executive Vice President, Director of Consumer Credit Product*,
IBERIABANK

Ryan Ritz, *Managing Director*, Novantas, Inc.

7:50 AM - 8:50 AM

Small Business Banking
Forum

Succession Planning: Stop Leaving Your Legacy to Chance

Location:
Grand Sonoran C-D

How do your employees become trusted advisors to your customers? Immense value and long-lasting loyalty can be established between customers and banks if you have the proper conversations early on when succession planning.

Speaker(s):

Randy Long, *Chief Executive Officer*, Long Business Advisors, LLC

Betty Rengifo Uribe, *Executive Vice President, Division Head, Business and
Personal Banking*, California Bank & Trust

9:00 AM - 10:00 AM

Auto Finance Forum

Remodeling the Marketplace: A Look at New, Used and Leased Autos

Location:
Grand Sonoran G

Currently, one in every three new cars is leased. Join us to learn how this phenomena will impact used car values, what will happen to off-lease vehicles and hear an economic update on the vehicle remarketing industry.

Speaker(s):

Tom Kontos, *Executive Vice President & Chief Economist*, ADESA Corporation

9:00 AM - 10:00 AM

CFPB Forum

Complaints Management and the Competitive Advantage

Risk Forum

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.

Location:

Grand Sonoran F

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

9:00 AM - 10:00 AM

Community Reinvestment Forum

Working with Marketplace Lenders to Help Serve your Community Needs**Location:**

Grand Canyon 9-10

Marketplace lenders are often well positioned to serve the needs of consumers and small businesses in creative ways. They can be competitive and disruptive to banks, or banks can find ways to work with them to serve the needs of low and moderate income geographies. This session will examine how partnering with a marketplace lender can help banks meet their own goals in lending to these sectors.

Speaker(s):

Eric Brooks, *Neighborhood Lending Strategy & Analytics Executive*, Bank of America Corporation

Jason Chan, *Senior Manager, Consumer Finance Group*, PwC

Andrew Deringer, *Vice President of Financial Institutions Group*, Lending Club

Moderator: Julius Robinson, *Managing Director, Corporate Social Responsibility*, MUFG Union Bank, N.A.

9:00 AM - 10:00 AM

Deposits and Payments Forum

High Tech Branching: Sales and Service in 2016 and Beyond

Digital Channels Forum

Branches have been deposit gathering machines, but will this trend continue in a changing retail environment? How can banks keep up with the latest technological trends? Hear from top innovators in branch banking to better understand what retail sales and service will look like in 2016 and beyond.

Location:

Grand Canyon 1-3

Speaker(s):

Victoria Dougherty, *Director of Payment Management Solutions*, Fiserv
Jeffrey Kastelic, *Practice Advisor, Financial Services*, Cisco Systems, Inc.
Jose Resendiz, *General Manager, Digital Insight*, Digital Insight, NCR Company
Moderator: Ryan Bailey, *Executive Vice President*, TD Bank

9:00 AM - 10:00 AM

Default Management Forum

FCRA: Best Practices for New Regulatory Expectations

Location:

Grand Sonoran H-I

The CFPB has focused their attention on the Fair Credit Reporting Act, the responsibility of furnishers, and the expectations of consumer reporting agencies. Hear from a panel of experts on where regulation may be heading, standards regarding data quality, and insights on consumer compliance.

Speaker(s):

Lyn Farrell, *Managing Director*, Treliant Risk Advisors

Sharri Logsdon, *Senior Vice President, Compliance Executive, Consumer & Business*, Regions Bank

Kim Oliver, *Chief Compliance Officer*, Equifax

Moderator: Tom Fowler, *Senior Vice President, Consumer Banking Default Group Leader*, SunTrust Bank

9:00 AM - 10:00 AM

Fair and Responsible
Banking Forum

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

Location:

Grand Canyon 11-13

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

9:00 AM - 10:00 AM

Home Equity Lending Forum

Back to the Future: Home Equity Innovation

Location:

Grand Sonoran E

When was the last time you remember a rising rate environment? How about when lenders could focus on innovation? Just like Marty McFly, home equity lenders need to think about how to get back to the future. How will customer needs change in a rising rate environment? As Millennials become home owners, what will they be looking for? How can we innovate to improve the customer experience, improve efficiency, and streamline the process? This session will explore these opportunities and other emerging trends.

Speaker(s):

Dennis Conway, *National Sales Executive*, ServiceLink, A Black Knight Company

Gary Funk, *Senior Product Manager*, RealEC Technologies-Black Knight Financial Services

Jeffrey King, *Home Equity Solutions*, First American Mortgage Solutions
Rutger Van Faassen, *Vice President*, U.S. Lending, Nomis Solutions, Inc.

9:00 AM - 10:00 AM

Small Business Banking
Forum

Streamlining the Credit Experience

Location:
Grand Sonoran C-D

In today's competitive environment for small business lending, a highly efficient end-to-end process is paramount to serving the credit needs of small business owners. Clients expect quick loan decisions, an easy closing process, and prompt access to their funds. Hear from a panel of leading small business credit professionals about how they have adapted their processes to ensure their organizations remain focused on the client experience while maintaining discipline in the credit process.

Speaker(s):

Richard Foster, *Executive Vice President*, Frost Bank

George Glines, *Senior Vice President, SME Business Lending Division Manager*, Bank of the West

Moderator: John O'Connor, *Partner*, Praxis Advisors, LLC

9:00 AM - 10:00 AM

Student Lending Forum

The Risks and Rewards of Student Loan Securitization

Location:
Grand Sonoran A-B

A panel discussion among a ratings agency representative and investment bankers will take a closer look at the federal and private student loan securitization markets. This session will review recent activity in these markets and offer an outlook for 2016 and beyond. Panelists will explore recent deals, new market entrants, and the impact of ever-changing federal loan repayment schemes on the securitization market.

Speaker(s):

Vincent Cimino, *Managing Director*, RBC Capital Markets

Christopher Cronk, *Managing Director, Education Finance*, Bank of America Merrill Lynch

Jingjing Dang, *Vice President/Senior Analyst*, Moody's Investor Service

Moderator: Paul Wozniak, *Chairman*, College Loan Corporation

10:10 AM - 11:10 AM

Location:
Grand Saguaro Ballroom

Regulatory Leadership Session

Keynote Speaker: Richard Cordray

LEADING REGULATION

With the passage of Dodd-Frank, Congress gave the CFPB supervisory authority over more entities than all other Federal bank supervisors combined, totaling 15,000 institutions altogether. In addition, the CFPB has authority to collect data, make rules and enforce them. The CFPB has 1,500 employees, a half billion dollar budget, and the ability to affect banks, credit unions, numerous financial services companies large and small and more than 300 million American consumers. In essence, the Bureau can touch the financial lives of nearly every person in our country. **Director Richard Cordray** has the

helm of one of the most powerful agencies in Washington, D.C. Hear his views on the CFPB and how it will affect you in the coming year.

Speaker(s):

Richard Cordray, *Director*, Consumer Financial Protection Bureau
