

**Monday, April 3, 2017**

**2:45PM - 3:50PM**

CFPB, Default Management

Austin 4-6

**A Rising Tide: Increased Pushback by Companies in CFPB CID Matters**

The authority of the CFPB to investigate firms versus its authority to enforce laws is a critical nuance. In recent months, we have seen increasing challenges to both as manifest in court decisions related to the CFPB. This panel will provide an overview of three critical cases surrounding CID authority and a discussion of the PHH Mortgage and Intercept cases.

**Speaker(s):**

**Jenny Lee**, *Partner*, Dorsey & Whitney LLP

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

CFPB, Risk

Grapevine 5-6

**Complaint Database: How to Manage Processes and Identify Enterprise Risks**

Complaints – all banks get them, but what are best practices to respond and manage risks? This session will explore how to best to internally handle, categorize, and respond to consumer complaints. You will also learn how to spot complaint trends and manage enterprise risk using complaint data.

**Speaker(s):**

**Joseph Rodriguez**, *Partner*, Davis Wright Tremaine LLP

**Scott Steckel**, *Stakeholder Engagement Program Manager, Office of Consumer Response*, Consumer Financial Protection Bureau

**9:55AM - 10:55AM**

CFPB, Fair & Responsible Banking

Dallas 5-7

**Regulatory Priorities in Fair and Responsible Banking**

Join this session to get an exclusive update on the industry straight from senior regulatory officials in the CFPB's Office of Fair Lending and the DOJ's Civil Rights Division. Speakers will weigh-in on a range of topics, including recent approaches to redlining, disparate impact, data collection and UDAAP.

**Speaker(s):**

**Lucy Carlson**, *Deputy Chief, Housing and Civil Enforcement Section*, U.S. Department of Justice  
**Brian Kreiswirth**, *Deputy Fair Lending Director, Office of Fair Lending & Equal Opportunity*, Consumer Financial Protection Bureau  
**Jean Noonan**, *Partner*, Hudson Cook, LLP

**11:25AM - 12:25PM**

CFPB, Fair & Responsible Banking

Dallas 5-7

**Mitigating UDAAP Risk**

The top compliance risk on every practitioner's mind is how to guard against unfair, deceptive and abusive practices (UDAAP). The CFPB's high-penalty UDAAP enforcement authority has shifted banks' compliance efforts and without clear guidance, practitioners are having to mitigate risk by monitoring enforcement rather than by adhering to specific guidance. Hear from a panel of experts how to implement practical UDAAP controls and develop them throughout the first, second and third lines of defense.

**Speaker(s):**

**James Brooks**, *Senior Vice President and Chief Compliance Officer*, Huntington National Bank

**Lyn Farrell**, *Managing Director*, Treliant Risk Advisors

**Greg Imm**, *Senior Vice President, Chief Compliance Officer*, M & T Bank Corporation

**1:30PM - 2:30PM**

CFPB, Fair & Responsible Banking

Dallas 5-7

**New Approaches to LEP Risk Management and Compliance**

Given the recent attention from regulators on Limited English Proficiency (LEP), banks are taking a closer look at servicing and other operating issues. Fair and responsible banking experts will share new and creative approaches to compliance issues.

**Speaker(s):**

**Jeff Jaffee**, *Senior Vice President, Senior Corporate Compliance*, Bank of the West

**Tobias Moon**, *Partner*, Akerman LLP

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

**3:00PM - 4:00PM**

Fair & Responsible Banking, Risk, CFPB

Dallas 5-7

**Best Practices in Fair Lending Modeling and Governance**

In 2015, the CFPB published a new module in their ECOA Baseline Procedures titled: "Fair Lending Risks Related to Models." Does your fair lending program adequately cover your bank's use of credit-related models including marketing,

credit decisioning, pricing and collections? This panel will discuss best practices for a robust fair lending oversight program for models including variable selection, model development and validation, as well as fair lending testing of models.

**Speaker(s):**

**Stephen Hicks**, *Senior Vice President, Enterprise Fair Lending Executive*, Bank of America Corporation

**Brian Kreiswirth**, *Deputy Fair Lending Director, Office of Fair Lending & Equal Opportunity*, Consumer Financial Protection Bureau

**Kenneth Scott**, *Managing Director-Fair Lending*, Citi

**Dr. Bernard Siskin**, *Director*, BLDS, LLC

**4:10PM - 5:10PM**

Auto Finance,CFPB

Fort Worth 5-7

**Obama to Trump: What it Means for Auto Finance Policy**

As the new Administration settles in, many are wondering how the Trump Administration will differ from its predecessor. Come hear a panel of experts analyze how the change will impact financial services and assess what it holds for the auto industry.

**Speaker(s):**

**Melanie Brody**, *Partner*, Mayer Brown LLP

**Kate Larson**, *Vice President, Regulatory Counsel*, Consumer Bankers Association

**Brad Laughlin**, *Ally Financial*

**John Redding**, *Partner*, Buckley Sandler LLP

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