

Monday, April 3, 2017

2:45PM - 3:50PM

Fair & Responsible Banking

Dallas 5-7

Managing Fair Banking in the Digital Era

Non-traditional, “Big Data” collected from internet search engines, shopping patterns, social media activity and algorithms that employ artificial intelligence and machine learning can offer significant benefits for banks and consumers alike. But they also present real fair banking risks. Learn from our panel of experts the best way to manage regulatory and reputational risks while embracing these new, tech-driven approaches.

Speaker(s):

Karen Barnes, *Director and Senior Counsel*, Discover Financial Services, Inc.

Robin Nunn, *Vice President, Senior Associate General Counsel*, Capital One Financial Corporation

Benjamin Saul, *Partner*, White & Case LLP

4:00PM - 5:00PM

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HMDA Implementation and Fair Lending Implications

With the implementation date rapidly approaching, institutions are hard at work incorporating the new requirements, training employees, and switching systems. Join our panel of experts who will provide practical takeaways and strategies for the new HMDA requirements. Not only will this session provide the latest industry guidance, but our panel of experts will address and discuss the HMDA final rule’s fair lending, privacy, and regulatory considerations for a 360 degree panorama.

Speaker(s):

Britt Faircloth, *Vice President, Fair Banking Manager*, Bank of North Carolina

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

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

Dr. Xiaoling Lim Ang, *Principal Consultant*, Edgeworth Economics

Tuesday, April 4, 2017

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

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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

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What's Next in Fair and Responsible Banking?

Join us for our annual round-up of fair lending hot topics. Andrew Sandler will provide insights and discuss where regulatory and enforcement trends are headed, how they got to this point, and what banks need to do to succeed in this evolving space.

Speaker(s):

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