

**Monday, April 3, 2017**

**8:30AM - 10:00AM**

Deep Dive Workshop

Grapevine A

**Scoring More Consumers with Greater Accuracy**

Join VantageScore for a gourmet breakfast and a look at the latest advancements and changes in credit scoring. In this session, you will learn about cutting edge credit score modeling techniques, including: the contribution of credit bureau “trended data” in attributes such as balance and utilization change over time, to credit scores for enhanced decision making; the impact on consumer scores and scoring models due to changes in public records and collections events as a result of the National Consumer Assistance Plan (NCAP); and how developers of advanced credit score models use “machine learning” to uncover new data relationships and unlock greater predictive insights.

**Speaker(s):**

**Sarah Davies**, *Senior Vice President, Research, Analytics, Product Development, VantageScore Solutions*

**Nick Rose**, *Senior Scientist, VantageScore Solutions*

**8:30AM - 10:00AM**

Deep Dive Workshop

Dallas 5-7

**Compliance & Risk Management Innovation: The Key to Funding Growth**

Heavy investing over the past several years has enhanced both compliance and controls. And now, we’re seeing great value from leveraging these foundational efforts to support growth needs. The Bridgeforce team will share insights on how to use compliance and control foundations to innovate for growth. They’ll explore a host of examples including: simplifying and digitizing the customer journey, refining underwriting, modifying collections strategies, and automating compliance checks. You’ll also learn about the prerequisites to have in place because getting these foundations ready is no longer just about avoiding regulatory risks, it’s also about being left behind by the competition. Come for the great breakfast and networking and stay for the latest insights.

**Speaker(s):**

**Andrew Domino**, *Chief Operating Officer and Executive Director, Bridgeforce*

**John Sanders**, *Co-Founder and Managing Director – Nonbank Lenders/Capital Markets Practice, Bridgeforce LLC*

**9:00AM - 10:30AM**

Community Reinvestment, Deep Dive Workshop

San Antonio 1-3

**CRA 101 Workshop**

As the CRA enters its 40th year, CRA practitioners are constantly faced with new and developing challenges. Take a deep dive into the world of CRA with veterans of the industry to learn about what the next generation of CRA leaders can do to best address these challenges, modernize traditional approaches to CRA, and increase community impact. Join us for a special hour and a half pre-conference session to get yourself up to speed for the rest of the conference!

**Speaker(s):****Lloyd Brown,****Britt Faircloth**, *Vice President, Fair Banking Manager*, Bank of North Carolina**James Matthews**, *Senior Vice President, CRA Compliance*, Capital One Financial Corporation**Jan Woolsey**, *Managing Director, CRA Strategy and Operations*, MUFG Union Bank, N.A.**9:00AM - 10:00AM**

Deep Dive Workshop

Grapevine B

**Payments Trends and Insights: The Digital Shift**

As the payments landscape continues to evolve, the rapid shift to digital is reshaping how consumers, financial institutions and merchants think about commerce. The increase in mobile and e-Commerce bring with it opportunities for growth, as well as a new set of risks that must be considered. Please join Visa for an exciting session to learn more about recent trends in payments, insight on fraud and the changing demands of consumers.

**Speaker(s):****Michael Jabbara**, *Director, Digital Products*, Visa, Inc.**9:00AM - 10:00AM**

Deep Dive Workshop

Austin 1-3

**Times They Are A-Changin': The Evolving Consumer Identity**

With new account fraud projected to increase by 44%, identity verification is more important than ever. Meanwhile, the definition of what makes up a person's identity is evolving as we speak. From in-person to digital and beyond, learn more about today's identity fraud challenges and take a look into the future of universal identity solutions.

**Speaker(s):****Rich Huffman**, *Senior Director, Product Management - Identity and Fraud Solutions*, Equifax

**9:00AM - 10:00AM**  
Deep Dive Workshop

Fort Worth 5-7

**The Auto Finance Market: Competitive Insights, Dealer Risk and You**  
Hear an update on the latest auto finance credit trends. Which segments are expanding & contracting, and what is the performance associated with those segments? Learn about the latest products available that will highlight your market performance against your competitors. Gain visibility into information like loan performance trends, APRs, delinquency rates, and credit score improvements over time. At the dealer level, know where you are winning. Are you being adversely selected or positively selected? Where do you have opportunity to grow? Equifax will also spotlight a few best practices to help you book more loans while avoiding greater risk.

**Speaker(s):**  
**Carol Lunt**, *Vice President, Auto Finance Sales, Equifax*

**9:30AM - 10:30AM**  
Deep Dive Workshop

Austin 4-6

**Revitalizing the Customer Experience**  
As consumer demand for transparency and self-service increases, lenders face the dual challenge of reinventing the customer experience, while maintaining effective compliance management. With the rapid adoption of online banking, advanced business intelligence tools and new technologies to increase operational efficiencies, lenders are now well-positioned to deliver world-class customer experiences. Join us for a discussion on what banks should be doing to streamline their customer service operations and adapt to these new realities.

**Speaker(s):**  
**Shane Hensley**, *Vice President, Analytics, Homebridge Financial Services*  
**Chad Powers**, *Senior Vice President, Servicing Technologies, Black Knight Financial Services*  
**Tyler Sherman**, *Managing Director, Enterprise Business Intelligence, Black Knight Financial Services*

**9:30AM - 10:30AM**  
Deep Dive Workshop

Grapevine 1-2

**Optimizing Marketing and Pricing to Hit 2017 Goals by Leveraging Better Data, Analytics, and Technology**  
Driving deposit and customer growth is critical. For those lacking the resources of a National network bank, effectively picking your spots to compete is imperative. But competing requires a careful balance of moving the needle now and developing the analytics, technology, and plans for sustainable differentiation in the future.

In this session, we will reveal four areas that will help bankers hit their 2017 plans while setting the stage for an even stronger 2018. From the most tactical to the most strategic, attendees will learn how to: (1) use more granular pricing and scoring treatments to stop promotional leakage and target customers more effectively; (2) improve marketing spend and mix to achieve better outcomes; (3) optimize the trade-off between marketing spend and rate paid to improve the ROI on spend; and (4) build a foundation for the technology and data environment that underpins these initiatives and enables future success.

**Speaker(s):**

**Andrew Frisbie**, *Managing Director*, Novantas, Inc.

**Brandon Larson**, *Director, Head of Marketing Analytics*, Novantas, Inc.

**Edward Niestat**, *Managing Director and Head of Novantas' Data Business*, Novantas, Inc.

**10:30AM - 12:30PM**

Breaks/Meals

Tx Ballroom CD, 1-6

**Opening Networking Lunch**

Kick-start your CBA LIVE: Where [ it ] Begins 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.

Sponsored by The Boston Consulting Group

**12:45PM - 1:30PM**

General Session

Texas Ballroom A-B

**Fintechs v. Banks: Who Will Land the Knock-Out Punch?**

The gloves are coming off! Can banks move at the velocity of Fintechs to fight for and serve a nation of digital nomads? Enter the ring in this no-holds-barred opening session as contenders from old world and new world banking go toe-to-toe on the future of the industry. Will it go 15 rounds, and who will land the knock-out punch?

**Speaker(s):**

**Todd Barnhart**, *Executive Vice President and Retail Distribution Executive*, PNC Financial Services Group, Inc.

**Nino Fanlo**, *CFO, President*, SoFi

**Larry Franco**, *Retail Banking Segment Executive, Executive Vice President*, BBVA Compass

**Richard Hunt**, *President & Chief Executive Officer*, Consumer Bankers Association

**Kathryn Petralia**, *President and Co-Founder*, Kabbage Inc.

## 1:30PM - 2:15PM

General Session

Texas Ballroom A-B

### **Roger Staubach: The Gameplan for Legendary Leadership**

A business maverick, Heisman Trophy Winner, Super Bowl MVP, Navy veteran and an entrepreneur who disrupted commercial real estate, Roger Staubach has blazed a trail of success unlike any other. Now Executive Chairman of global firm Jones Lang LaSalle Americas, this former Dallas Cowboys quarterback and Pro Football Hall of Famer shares his strategies for building strong teams, leading through and learning from adversity, and overturning conventional wisdom to stay ahead of the competition.

Session Sponsor: VantageScore Solutions

#### **Speaker(s):**

**Roger Staubach**, *Executive Chairman*, Jones Lang LaSalle Americas

## 2:15PM - 2:45PM

Breaks/Meals

Tx Ballroom CD, 1-6

### **Afternoon Refreshment Break with Exhibitors**

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

## 2:45PM - 3:50PM

Auto Finance

Fort Worth 5-7

### **Look Mom, No Hands: How Driverless Cars are Disrupting an Industry**

Auto manufacturers are investing in the development of autonomous driving vehicles. This ground-breaking technology may be a major innovation, but the potential impact on the economy, mobility, and society as a whole remains unclear. It's a disruption that could change the face of consumer vehicle purchase, ownership and financing models. Hear from auto manufacturers and financial experts to find out what you should consider to prepare for this latest industry shift.

#### **Speaker(s):**

**Lex Kerssemakers**, *Senior Vice President, The Americas Region and President and CEO Volvo Cars of North America*, Volvo

**Harry Lightsey**, General Motors

**John Murphy**, *Managing Director*, Bank of America Merrill Lynch

**Angus Ross**, *Managing Director, Financial Services*, Deloitte Consulting LLP

## 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

## 2:45PM - 3:50PM

Community Reinvestment

San Antonio 1-3

### **CRA: The Regulatory Perspective**

Regulators from the OCC, Fed and FDIC discuss topics of major interest to CRA professionals. Don't miss this unique opportunity to hear from Washington, D.C.'s policy makers!

#### **Speaker(s):**

**Vonda Eanes**, *Director, CRA and Fair Lending*, Office of the Comptroller of the Currency

**Bobbie Kennedy**, *Associate Deputy Comptroller for CRA and Fair Lending in Compliance Supervision*, Office of the Comptroller of the Currency

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

**Patience Singleton**, *Senior Policy Analyst, Supervisory Policy Branch, Division of Depositor and Consumer Protection*, Federal Deposit Insurance Corporation

**Theresa Stark**, *Senior Community Affairs Analyst*, Federal Reserve Board

## 2:45PM - 3:50PM

Deposits & Payments

Grapevine B

### **It's My Money and I Want it Now: The Next Generation of Payments**

Fast, secure and convenient! You can hear consumers and small businesses chanting these words around the world. Okay, maybe not. But there is no question consumers expect innovation in payments. These demands, empowered by mobile technology, have encouraged new players to take transfer payments to the next level. Explore how the payments landscape is changing and why it's critical you keep up.

#### **Speaker(s):**

**Cecilia Frew**, *Senior Vice President, Head of U.S. Visa Direct*, Visa, Inc.

**Lisa McFarland**, *CPO*, Ingo

**Pete Steger**, *Head of Business Development*, Kabbage

**Whitney Stewart**, *Senior Vice President, ePayments Product Management, Strategy & Business Development, Fiserv*

**John Thomas**, *Executive Vice President, US Payments, TD Bank*

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

Digital Channels

Austin 1-3

### **What's Next for Digital? Insights from Regulators**

Get cutting-edge analysis of today's regulatory environment and how it will affect innovation and digital channels. Learn about the most impactful regulations and emerging trends.

#### **Speaker(s):**

**Kelvin Chen**, *Fintech Senior Analyst, Supervision & Regulation, Federal Reserve Board*

**Kevin Petrasic**, *Partner, White & Case LLP*

**Gary Stein**, *Deputy Assistant Director, Office of Cards, Payments, and Deposits Markets, Consumer Financial Protection Bureau*

## **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*

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

Home Equity Lending

Grapevine A

### **Checking the Pulse: Lending Trends and Insights of the Home Equity Market**

Gain valuable industry insights from near real time origination and portfolio performance market data. This in-depth session will give attendees a market analysis at the national and regional levels. Attendees will receive an overview of metrics on 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, giving insights on today's rapidly changing home equity market.

**Speaker(s):**

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

**Seth Goldkrantz**, *Channel Executive for Home Equity, JPMorgan Chase*

**Jay Plum**, *Executive Vice President, Consumer and Mortgage Lending, Huntington Bank*

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

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

Risk

Grapevine 5-6

**Regulatory Panel: Risk Management**

Hear policy makers from Washington, D.C. discuss hot issues facing the risk management industry including AML/BSA, heightened standards and self-identification. Regulators from the OCC and FDIC answer your questions about sales practices, top priorities and emerging risk.

**Speaker(s):**

**Michael Benardo**, *Chief of the Cyber Fraud and Financial Crimes, Division of Risk Management Supervision, Federal Deposit Insurance Corporation*

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

**Eric Gott**, *Governance and Operational Risk Team Lead, Office of the Comptroller of the Currency*

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

Small Business Banking

Grapevine 1-2

**Small Business and Regulation: Where Are We Heading?**

Discover how fair lending enforcement developments effect small business banking. Explore the past, present and future of regulations in small business and receive practical solutions for better accessing and managing risks.

**Speaker(s):**

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

**Alan Ellison**, *Small Business Program Manager, Consumer Financial Protection Bureau*

**Alex Stricker**, *Principal, Charles River Associates*

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

Student Lending

San Antonio 4-6

**A Look at Increasing the Role of Private Capital and the Private Sector in Student Lending**

Increasing the role of the private sector in education finance is a very popular concept in Washington these days, but there have been few details to date about what will be proposed. This session will examine new policy proposals and partnership to accomplish this goal, including growing the private student loan



market, further developing income-share agreements, and exploring innovative ways to reach and work with customers.

**Speaker(s):**

**Brendan Coughlin**, *President of Education Finance*, Citizens Bank

**Tonio DeSorrento**, *Chief Executive Officer*, Vemo

**Ashish Jain**, *Senior Vice President, Capital Solutions*, SoFi

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

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

Auto Finance

Fort Worth 5-7

**Technology and the Car Buying Metamorphosis**

Technology is changing how we all work, live, communicate, and even how we buy cars. Consumers can conduct research and compare prices with the touch of their fingertips. A panel of experts will explore ways to harness these opportunities to capitalize on and increase your institution's portfolio.

**Speaker(s):**

**Michael Benoit**, *Chairman*, Hudson Cook

**Kevin Singerman**, *Chief Executive Officer and Co-Founder*, AutoFi

**Serge Vartanov**, *Chief Marketing Officer*, AutoGravity

**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

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

Community Reinvestment

San Antonio 1-3

**CRA Regulator Roundup**

Back by popular demand, this regulatory roundtable is a valuable opportunity to discuss pressing issues with your regulators. Join representatives from the Fed, OCC and FDIC for an open dialogue on exam training, downgrades, delays and other important issues.

**Speaker(s):**

**Vonda Eanes**, *Director, CRA and Fair Lending, Office of the Comptroller of the Currency*

**Bobbie Kennedy**, *Associate Deputy Comptroller for CRA and Fair Lending in Compliance Supervision, Office of the Comptroller of the Currency*

**Patience Singleton**, *Senior Policy Analyst, Supervisory Policy Branch, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation*

**Theresa Stark**, *Senior Community Affairs Analyst, Federal Reserve Board*

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

Default Management

Austin 4-6

##### **CFPB's Servicing Rule: Are You Ready to Roll?**

Lenders will be required to modify policies and procedures to comply with the CFPB's comprehensive servicing rules. Experts will explore major components of the rule, various implementation considerations and solutions to servicer challenges.

##### **Speaker(s):**

**Jeffrey Rodgers**, *Senior Vice President, Deputy General Counsel, Mortgage & Consumer Banking, Legal Department, Flagstar Bank*

**Kendall Stensvad**, *Associate, Alston & Bird LLP*

**Vicki Vidal**, *Senior Vice President, Solutions Management, Black Knight Financial Services*

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

Deposits & Payments, Digital Channels

Grapevine B

##### **Which Comes First, the Chicken or the Shark? Solving the Innovation Riddle**

Whether nurturing new tech chicks in incubators or battling it out in shark tanks, financial firms must provide consumers with innovative services while safeguarding their finances. Hear about lessons learned, outcomes generated from collaboration and competition, and how best to create a culture of innovation.

##### **Speaker(s):**

**Deva Annamalai**, *Director, Marketing Technology & Innovation, Fiserv*

**Peggy Mangot**, *Senior Vice President, Innovation, Wells Fargo*

**Matt Wilcox**, *Senior Vice President, Marketing Strategy and Innovation, Fiserv*

**Lamont Young**, *Head of Digital, Head of Multi-Channel Marketing, Citizens Bank*

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

Fair & Responsible Banking

Dallas 5-7

##### **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

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

Home Equity Lending

Grapevine A

**Roundtable Discussion #1: Home Equity**

Join industry experts and your peers for a detailed discussion about home equity products, underwriting and fulfillment, and risk. This session, led by our three home equity sub-committees, will provide experts an opportunity to network, obtain data, and share best practices.

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

Small Business Banking

Grapevine 1-2

**The Well is Drying Up: Revitalizing Small Business Talent**

Many banks are running out of trained business bankers. Banking has not been a "hot industry of choice" for a variety of reasons. The cost of training is significant. Retaining talent is becoming more and more challenging. In this session, we will focus on two banks who address the challenge in different ways. Leave this session with strategies for building your talent pipeline and retaining and developing talent for your enterprise.

**Speaker(s):**

**Michelle DiGangi**, *Executive Vice President, Director of Small and Mid-Size Enterprise Banking*, Bank of the West

**Elizabeth Dobers**, *Executive Vice President, National Sales Manager*, BBVA Compass

**Nick Miller**, *President*, Clarity Advantage Corporation

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

Student Lending

San Antonio 4-6

**A Conversation with the CFPB's Office of Students**

Since its inception in 2011, the CFPB has remained focused on various aspects of the student lending market. This session features an in-depth discussion with Mike Pierce, a Deputy Assistant Director at the CFPB. Mike will review the Bureau's recent activities relating to federal and private student lending, discuss how the Bureau coordinates with other agencies, and offer an outlook on the what's coming from the Office of Students.

**Speaker(s):**

**Kris Fallon**, *Vice President, Congressional Affairs*, Consumer Bankers Association

**Michael Pierce**, *Deputy Assistant Director, Senior Advisor to the Student Loan Ombudsman*, Consumer Financial Protection Bureau

**5:00PM - 6:30PM**

Breaks/Meals

Tx Ballroom CD, 1-6

**Opening Cocktail Reception with Exhibitors**

Round out your first day with cocktails in the exhibit hall during our opening reception.

Sponsored by Promontory, an IBM Company

**Tuesday April 4, 2017**

**7:15AM - 8:15AM**

Breaks/Meals

Tx Ballroom CD, 1-6

**Continental Breakfast with Exhibitors**

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

**8:15AM - 9:00AM**

General Session

Texas Ballroom A-B

**President Trump, the Future of the CFPB and the Loyal Opposition**

With Republicans controlling the White House and Congress, banking regulation could undergo breathtaking change. President Trump could completely shift a decade of regulatory policies, but not without pushback from the loyal opposition. Join our panel of "Beltway insiders" for the industry's first in-depth look at the new Administration and Congress. Explore the political landscape, hear predictions, and learn what retail banks might need to do for the next four years.

**Speaker(s):**

**Jonice Gray Tucker**, *Partner*, Buckley Sandler LLP

**Jaret Seiberg**, *Managing Director*, Cowen and Company

**Ken Sweet**, *Business Writer - Banking and Consumer Financial Issues*, The Associated Press

**Sam Whitfield**, *Senior Vice President, Congressional Affairs*, Consumer Bankers Association

**Steve Zeisel**, *Executive Vice President, General Counsel*, Consumer Bankers Association

**9:00AM - 9:15AM**

General Session

Texas Ballroom A-B

**Honoring Banking's Best**

Tem Wooldridge Award

High integrity, a strong work ethic, and outstanding academic performance are the hallmarks of the CBA Executive Banking School top student. Named for a retired faculty member, the Tem Wooldridge recipient possesses the necessary character and leadership skills to bring out the best in their teammates. This year we recognize Citibank's Cynthia Frederick for her superior performance and academic achievements. Frederick was selected by the CBA Executive Banking School faculty with input from her senior class peers.

Joe Belew Award

As digital technology becomes seemingly ubiquitous, are late adopters, rural America and low- to middle- income populations being left behind? This year, CBA challenged its members to nominate programs at their institutions which best support digital access to financial services. The applicant with the most innovative and effective program will earn the 2017 Joe Belew Award. Named for

CBA's former President who was deeply committed to community development, the award recognizes the efforts of CBA member banks whose innovative solutions address pressing social issues.

**Speaker(s):**

**Richard Hunt**, *President & Chief Executive Officer*, Consumer Bankers Association

**Michelle Lee**, *President, Community Banking, Eastern Region*, Wells Fargo

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

**9:15AM - 9:45AM**

General Session

Texas Ballroom A-B

**AI: Your Customers Are Using It, Shouldn't You?**

The banking industry faces a loyalty crisis, with only 55% of customers saying they are likely to stay with their bank for the next six months. Pioneering banks are using a new technology, artificial intelligence (AI), to create a differentiated banking experience. In an era of changing customer preferences, increased competition, and a tsunami of regulatory change, now is the time for banks to compete using intelligence-driven strategies to power customer journeys, self-service communities, and compliance processes.

**Speaker(s):**

**Jim Sinai**, *Vice President of Marketing*, Salesforce Einstein

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

Auto Finance

Fort Worth 5-7

**Sizing up Millennials: How a Generation is Transforming Auto Lending**

When it comes to the car-buying experience, millennials may be the key focus, but what about baby boomers, Gen X and Gen Z? Join us as top industry experts discuss cross generational purchasing patterns in car buying and how to best reach various demographics. Learn how consumers of varying ages feel about the overall car-buying experience, what the future may hold, and how best to prepare your bank to meet consumer expectations.

**Speaker(s):**

**Isabelle Helms**, *Vice President, Research & Market Intelligence*, Cox Automotive

**Roberto Hernandez**, *Principal*, PwC

**Tanya Sanders**, *Dealer Management Senior Manager*, Chase

**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*

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

Community Reinvestment

San Antonio 1-3

**A Look Inside Branch Consolidation**

As branches consolidate, banks want to stay connected to the community. What are they doing to demonstrate continued service to communities? How are industry changes impacting the physical presence of branches? Experts will discuss risk mitigation and what banks should be doing when closing or consolidating branches.

**Speaker(s):**

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

**Doug Craycraft**, *Executive Director CRA Program Management, Chase*

**Randy Ross**, *Executive Vice President, Kiran Analytics*

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

Default Management

Austin 4-6

**Dialing-in on TCPA**

From iPhones to text messages, consumers communicate differently today than they did in decades past, and regulators need to keep up. Endangering consumer access to critical and time-sensitive financial information, the FCC's final Telephone Consumer Protection Act (TCPA) order imposes unworkable standards which disregard consumers' use of 21st century communication channels. Learn about the industry's pending court case, ACA International v. FCC., which challenges the FCC's final TCPA order.

**Speaker(s):**

**Eric Troutman**, *Partner, Dorsey & Whitney LLP*

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

Deposits & Payments, Digital Channels

Grapevine B

**Real-Time Payments: Excelling by Drawing on Lessons Learned**

As real-time payments initiatives in the U.S. become a reality, the billion dollar question is how to commercialize, ensure adoption, and seize opportunities to

differentiate. Join experts in a discussion regarding what we can learn from international experiences in countries that moved early on real-time payments.

**Speaker(s):**

**Alenka Grealish**, *Senior Knowledge Expert, Global Manager Transaction Banking*, the Boston Consulting Group

**Maarten Peeters**, *Payments & Transaction Banking Expert*, the Boston Consulting Group

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

Home Equity Lending

Grapevine A

**Consumer Lending Trends**

Join us for a high level discussion on key trends taking over the consumer lending marketplace. Personal loans are not only the fastest growing loan products, but they are impacting banks and other lenders in new ways. Explore what this means for the home equity marketplace, learn how home prices are affecting home equity originations, and discover the kinds of consumers who are entering repayment (end of draw) and how they perform on their HELOC's and mortgages.

**Speaker(s):**

**Kelley Motley**, *Director of Analytical Consulting*, Experian

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

**Nidhi Verma**, *Senior Director of Research and Consulting*, TransUnion

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

Risk

Grapevine 5-6

**Risk Framework: Not as Easy as 1, 2, 3**

Building out the best risk framework for your bank is not always easy in this constantly changing industry. Neither is keeping up with the heightened standards and regulatory requirements. In this session, bankers in the first, second, and third line of defense discuss strong frameworks and best practices.

**Speaker(s):**

**Anne Kerttula**, *Executive Director*, Ernst & Young

**Ricardo Serrano**, *Chief Credit Risk Officer - Retail Banking*, BBVA Compass

**Dan VanSciver**, *Senior Vice President & Chief Audit Officer*, Sallie Mae

**Seth Waller**, *Executive Vice President & Chief Credit Officer*, EverBank

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

Small Business Banking

Grapevine 1-2

**The Future of Small Business Delivery: Best Practices**

Current changes in the marketplace have important implications for small business lines. Business transactions as a percentage of overall branch volume



will continue to increase and the cost burden of the physical network will continue to shift towards business banking. This session will provide data and research insights to demonstrate the changing small business landscape, make the case for transforming the sales model and provide an approach for banks to pursue the changes required.

**Speaker(s):**

**Cetin Duransoy**, *Executive Vice President, Small Business Bank, Capital One Bank*

**Robert Griffin**, *Managing Director, Novantas*

**Neil Hosty**, *Senior Vice President, Head of Business Banking & Retail, M&T Bank*

**Ann Marie Lynch**, *Senior Vice President, Deposit Products Group, Wells Fargo & Company*

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

Student Lending

San Antonio 4-6

**Myths and Facts on the Economic Impact of Student Debt**

The media, policymakers, and others have been asking whether large student loan obligations are impacting younger consumers' ability to borrow and make major purchases, such as homes or cars. Separate facts from myth and answer questions, including: Has new loan demand and access been permanently depressed by the presence of student loans, or has demand merely been delayed? Have changes in new loan activity been caused by the presence of student loan obligations or have tightened lender underwriting standards since the recession been a greater factor? Are the problems in student loan repayment most acute for low balance or high balance borrowers?

**Speaker(s):**

**Beth Akers**, *Senior Fellow, The Manhattan Institute*

**Sarah Ducich**, *Senior Vice President, Public Policy, Navient*

**Jason Laky**, *Senior Vice President, Auto and Consumer Lending, TransUnion*

**Dan Meyers**, *Chairman and CEO, First Marblehead*

**10:55AM - 11:25AM**

Breaks/Meals

Tx Ballroom CD, 1-6

**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.

Sponsored by Zoot Enterprises

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

Auto Finance

Fort Worth 5-7

**Y'all Come Back Now: The Keys to Ensuring Consumer Satisfaction**

Are your customers happy? This session will dive into the mind of the American consumer and explore the results of JD Power's 2016 Customer Financing Satisfaction Survey. Learn what drives high levels of customer satisfaction, how generations react differently, and how other industries contribute to overall customer satisfaction.

**Speaker(s):**

**James Houston**, *Senior Director Automotive Finance*, J.D. Power

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

CFPB, Fair &amp; 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

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

Community Reinvestment

San Antonio 1-3

**Digital Access and Alternative Delivery**

Hear what banks are doing to operate in the ever changing world of technology and mobilization. Find out how banks are reaching low- to moderate-income neighborhoods and rural communities. Learn how individual banks are connecting with populations through programs in digital innovation.

**Speaker(s):**

**Chris McGillis**, *Senior Vice President - Director, CRA Program Administration*, BBVA Compass

**Anand Raman**, *Partner, Civil and Criminal Litigation and Government Enforcement*, Skadden, Arps, Slate, Meagher & Flom LLP and Affiliates

**Michael Taylor**, *Senior Vice President, West Territory Executive*, PNC Bank

**Sue Whitson**, *Vice President - CRA Governance Manager*, BMO Harris Bank

## 11:25AM - 12:25PM

Default Management

Austin 4-6

### **Regulators Gaze Ahead**

Change is a comin'. Regulators have issued many changes in the default management space, but the biggest ones are still ahead. Hear a panel of experts discuss what is in store for the industry.

#### **Speaker(s):**

**Dama Brown**, *Regional Director, Southwest Regional Office, Federal Trade Commission*

**Tom Fowler**, *Senior Vice President, Consumer Banking Default Management Executive, SunTrust Bank*

**Ken Lennon**, *Director for Community and Consumer Law, Office of the Comptroller of the Currency*

**John McNamara**, *Assistant Director, Consumer Lending, Reporting, and Collections Markets, Consumer Financial Protection Bureau*

**Larry Tewell**, *Senior Vice President, Wells Fargo & Company*

## 11:25AM - 12:25PM

Deposits & Payments, Digital Channels

Grapevine B

### **Empowering the Customer in the New Fraud Frontier**

With new technologies, digitization of interactions, and sky-high customer expectations, the fraud ecosystem is evolving at an extremely fast pace. Explore industry trends and how various technologies can be used to combat fraud.

#### **Speaker(s):**

**Andrew Davies**, *Vice President, Global Market Strategy, Financial Crime Risk Management, Fiserv*

## 11:25AM - 12:25PM

Home Equity Lending

Grapevine A

### **Leveraging Technology to Enhance the Customer Experience**

The lending industry is failing to adopt new technologies and lagging behind. Join us to find out why process automation and artificial intelligence platforms pose the biggest threats and what the future of business processes holds. Institutions have the opportunity to improve processes and reduce operating costs, but they must leverage Big Data analytics and customer best practices. Explore the new emerging technologies and how to maximize their benefits. Listen in as Fiserv and Nomis share their expertise on increasing customer engagement in a dynamic world.

#### **Speaker(s):**

**Charles Sutherland**, *Vice President, Product Strategy, Fiserv*

**Rutger van Faassen**, *Vice President of Lending, Nomis Solutions*

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

Risk

Grapevine 5-6

**Managing Third Party Relationships**

Join experts as they discuss the challenges in managing third parties, including developing robust and effective CMS to build compliance management systems. Hear a front-line perspective from a seasoned banker share the responsibility of the bank when managing third party relationships. Listen to a consultant share case studies on best practices in this ever-changing regulatory environment and gain insight on the expectations of the regulators.

**Speaker(s):**

**Eric Ferri**, *Director*, Promontory Financial Group

**David Mehrle**, *Senior Vice President, Segment Risk Officer*, Huntington Bank

**Matthew Ondus**, *Director*, Promontory Financial Services

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

Small Business Banking

Grapevine 1-2

**Driving Small Business Customer Engagement in The Digital Age**

Small and mid-sized businesses (SMBs) have long been a tricky segment for banks to capture and retain. The competitive landscape has truly heightened, and, to compete, banks must first understand what their SMB customers want and need, and subsequently develop digital strategies that provide the right combination of efficiency, engagement, and value. This session will explore the evolution occurring in customer engagement strategies across digital channels and help develop an understanding of what works best and where the industry is heading. ath Power's latest Digital Banking Study will provide insight into how customers are responding to current digital offerings and their changing expectations. Panelists from leading institutions will discuss digital channel strategies and how they are facing the challenges of providing meaningful and consistent experiences for their customers across multiple channels while, ultimately, driving profitability, loyalty and retention.

**Speaker(s):**

**Frank Aloï**, *President & CEO*, ath Power Consulting

**Mollie Gawronski**, *Head US Small Business Segment Strategy*, BMO Harris Bank

**Ed O'Brien**, *Executive Vice President, Research & Strategy*, ath Power Consulting

**Craig Sievertsen**, *Senior Vice President & Manager Business Banking & Consumer Lending*, Banner Bank

**Christopher Ward**, *Executive Vice President, President of Business Banking*, Citizens Financial Group

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

Student Lending

San Antonio 4-6

## **Trending: Millennials - Changing the Student Lending Market and New Opportunities**

Generation Z has led the evolution of the financial marketplace and changed how lenders think about their customers. Millennials have continued to drive this innovation and will soon make up the majority of the workforce. This session will explore generational trends in student loan performance and how to identify opportunities to establish cornerstone relationships with these increasingly important customer demographics.

### **Speaker(s):**

**Joanne Gaskin**, *Senior Director, Scores and Analytics*, FICO  
**John Vidovich**, *Vice President*, Discover Student Loans

## **12:25PM - 1:25PM**

Breaks/Meals, General Session

Texas Ballroom A-B

### **Where [ conversation ] Begins: Networking Lunch**

Introducing CBA LIVE's first networking lunch! Come talk to the most interesting people in banking – your peers! Join us for great food and lively conversation on industry issues and opportunities. Facilitators will kick off the conversation around the specific interests of those seated at your table. Come prepared to share insights, ideas, and lessons learned. This new format will allow CBA LIVE attendees to learn from each other. What's on your mind?

Session Sponsor: Black Knight Financial Services

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

Auto Finance, Risk

Fort Worth 5-7

### **Economic Showdown: The Road Ahead for Autos**

In 2017 and beyond, the number of vehicles entering the wholesale market will grow significantly. There also will be big changes in the makes and models, the sellers, and price points of vehicles being offered. Learn how economic forces are driving the new and used vehicle market and affecting pricing.

### **Speaker(s):**

**Tom Webb**, *Chief Economist*, Cox Automotive

## **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*

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

Community Reinvestment

San Antonio 1-3

**Technology Transforming Access to Small Business Credit**

Join us as three community development financial institutions and an expert banker discuss how technology platforms and frameworks have transformed and improved access to capital for small businesses. The panel will address ways technology has reached those often under-served and under-banked markets.

**Speaker(s):**

**Reza Aghamirzadeh**, *Executive Vice President, Head of Community Development, Citizens Financial Group*

**Donna Fabiani**, *Executive Vice President, Knowledge Sharing, Opportunity Finance Network*

**Tammy Halevy**, *Senior Vice President of New Initiatives, Association for Enterprise Opportunity*

**Keith Rachev**, *Chief Operating Officer, Community Reinvestment Fund, USA*

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

Default Management

Austin 4-6

**Fair or Foul: Are Banks Debt Collectors?**

Going beyond debt collectors, the CFPB pitched a fastball at banks and first party debt lenders by imposing on them FDCPA-like requirements. Given the differences between lenders and debt collectors, how the Bureau will bridge these differences in its rulemaking remains unclear. Hear our expert panel discuss where the CFPB seeks to lead the industry.

**Speaker(s):**

**Stefanie Jackman**, *Partner, Ballard Spahr LLP*

**John McNamara**, *Assistant Director, Consumer Lending, Reporting, and Collections Markets, Consumer Financial Protection Bureau*

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

Deposits & Payments

Grapevine B

**Deposits: The Evolving Value Exchange**

Learn how the value of deposits to banks and consumers has shifted over time. Consider approaches banks are exploring to develop new propositions that consumers both desire and are willing to pay for.

**Speaker(s):**

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

**Jill Enabnit**, *Senior Vice President, Deposit Products & Pricing Science*, U.S. Bancorp

**Aaron Fine**, *Partner and Co-Head of Retail and Business Banking Practice, Americas*, Oliver Wyman

**Matthew Wind**, *Senior Vice President - Director Retail Product Management*, Comerica Bank

## 1:30PM - 2:30PM

Digital Channels

Austin 1-3

### **The Customer Experience: What are Banks Missing?**

From checking accounts to student loans, the engagement consumers have with their bank is unique and presents banks with an opportunity to foster a lasting relationship. Learn how to leverage innovation in customer engagement strategies, add a personal touch to customer interactions and enhance the overall customer relationship.

#### **Speaker(s):**

**Mary Fiorille**, *Head of Unsecured Lending*, Citizens Bank

**Matt Gillin**, *CEO and Co-Founder*, Relay Network

## 1:30PM - 2:30PM

Home Equity Lending

Grapevine A

### **Responding to the Appraisal Crisis: The Shrinking Pool of Available Appraisers**

At a time when home equity lending application-to-close timelines continue to expand, and the cost of appraisals is rising, the number of qualified appraisers is shrinking at an alarming rate. The risks of the appraiser shortage have a direct impact on home equity lending volumes and the borrower's experience. This session will provide data on the availability of appraisers by market, the cost of appraisals by market and product type, and the impacts these issues have on home equity lending and borrowers. Panelists will outline state and federal regulatory issues that add complexity and describe why recent proposed changes to Dodd Frank alone may not correct the issue for years to come. Learn best practices on dealing with the appraiser shortage while discussing forward-thinking solutions.

#### **Speaker(s):**

**Mary Cline**, *Senior Vice President, Residential Appraisal Operations Director*, Huntington Bank

**Paul Doman**, *President and CEO*, Accurate Group

**Michael Moran**, *First Vice President, Residential R.E. Valuation Officer, Enterprise Risk*, SunTrust

**Kristy Young**, *Vice President, Consumer Loan Center Manager*, KeyBank

## 1:30PM - 2:30PM

**Building Customer Relationships with the Evolving SMB**

We often focus solely on the terms of services to gauge how to drive customer satisfaction, but today's small business customer wants more. This session will explore how banks can drive customer satisfaction while keeping customers coming back again and again.

**Speaker(s):**

**Sara Brouillard**, *Family Business Resource Center Manager*, Broadway Bank

**Daniel Burrus**, *Founder and CEO*, Burrus Research, Inc.

**Katie Harvey**, *CEO*, KGBTexas Communications

**LaRhesa Moon**, *Strategist*, Harland Clarke

**Michael Scott**, *Vice President, Strategy*, Harland Clarke

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

Student Lending

San Antonio 4-6

**Marketplace Lenders in Education Finance: Challenges, Opportunities, and the Potential for Partnerships**

This session will feature a discussion on the role of marketplace lenders in the student lending space, reviewing both challenges and opportunities for these new players. Panelists also will explore the potential for partnerships among traditional banks and the FinTech sector in education finance.

**Speaker(s):**

**Stephen Dash**, *CEO*, Credible

**Michael McFarlane**, *Senior Vice President*, Citizens Bank

**Arthur Rotatori**, *Member*, McGlinchey Stafford

**2:30PM - 3:00PM**

Breaks/Meals

Tx Ballroom CD, 1-6

**Afternoon Refreshment Break with Exhibitors**

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

Sponsored by EZShield

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

Auto Finance

Fort Worth 5-7

**A Whole New Rodeo: Hot Topics in the Auto Industry**

The world is changing and so should the way you approach the automotive industry and dealer business. A new regulatory environment and other external variables have forced dealers to assess how to approach the changing world. Come hear our expert panel discuss hot topics in the auto industry and learn strategies to equip your institution with tools to thrive in the new world.



**Speaker(s):**

**Charlie Gilchrist**, *Chief Executive Officer*, Southwest Ford  
**Andy Koblenz**, *Executive Vice President, Legal and Regulatory Affairs, and General Counsel*, NADA  
**Rich Porrello**, *Executive Managing Director, Auto Finance and Dealer Services*, Huntington National Bank  
**Rhett Ricart**, *Chief Executive Officer*, Ricart Automotive Group

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

Community Reinvestment

San Antonio 1-3

**CRA: Goal Setting and Execution**

How do banks achieve their goals without a set of benchmarks? How do banks know what to strive for in terms of the service, lending, small business, HMDA, and investment-lending tests? This session features a panel of seasoned bankers who will share their goal-setting and execution strategies. Learn tips and best practices to improve performance and move your bank closer to its goal.

**Speaker(s):**

**Jennifer Creger**, *SVP / Senior Regulatory Officer & BSA Officer*, Crescent Bank  
**Donna Normandin**, *Senior Vice President and CRA Officer*, Frost Bank  
**Bobbie Salgado**, *Director, CRA Strategy & Operations*, MUFG Union Bank, N.A.  
**Tish Secrest**, *Senior Vice President, Chief CRA Officer and LMI/CRA Strategy & Analytics Executive*, Bank of America

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

Default Management

Austin 4-6

**Decedent Collections with Dignity**

Caring for customers and helping resolve credit obligations for decedents is an important and necessary service task for creditors. Helping survivors understand what to expect and answering questions is all part of concluding your customer's financial matters. Learn how industry leaders carefully navigate this challenging process.

**Speaker(s):**

**Adam Cohen**, *Co-Chairman & CEO*, Phillips & Cohen Associates, Ltd.

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

Deposits & Payments

Grapevine B

**Workforce of the Future: How to Retain Top Talent**

Finding, training and retaining new talent are becoming increasingly challenging. Millennials desire different workplace standards than past generations and employers need to take notice. Learn strategies for building your bank's talent pipeline and retaining and developing young bank pros.

**Speaker(s):**

**Eric Butler**, *HR Talent Acquisition Consultant, Comerica*

**Liz Cole**, *Executive Vice President, Senior HR Business Partner, Consumer Banking Division, Citizens Financial Group*

**Tony Ross**, *Chief Credit Officer, Woodforest National Bank*

**Teresa Tschida**, *Senior Practice Expert, Gallup*

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

Digital Channels

Austin 1-3

**A Banker's Guide to Putting Digital First**

Consumers increasingly prefer mobile and online banking methods compared to traditional branch banking. As this trend accelerates, banks are being pressured to reduce the size of their branch networks while improving capabilities and customer experience in online and mobile banking. Experts will discuss best practices for meeting the demands of a "Digital First" mentality.

**Speaker(s):**

**Dennis Devine**, *Co-President, Key Community Bank, KeyBank*

**Paul Kadin**, *Managing Director, Novantas*

**Nitin Mhatre**, *Executive Vice President, Consumer Finance, Webster Bank*

**Josh Winstead**, *Vice President, Digital Channels, EverBank*

**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*

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

Home Equity Lending

Grapevine A

**HMDA and HELOCs: New Requirements**

Get ahead of the curve and be the first to learn about the CFPB's new HMDA reporting requirements that will soon apply to HELOCs. Our experts will define the new requirements as well as explore pain points - the impacts to the people, processes, and technology - to comply with these new requirements. Learn how to effectively build your implementation plans, considerations for upstream/downstream impact, and what these changes mean for the future.

**Speaker(s):**

**John Brotherton**, *Senior Vice President, Product Executive*, Black Knight Financial Services

**Meredith Calcagni**, *Senior Manager*, PwC

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

Small Business Banking

Grapevine 1-2

**Deriving Analytical Insights from Big Data to Drive Small Business Value**

Traditional approaches to credit risk and marketing management can make it more difficult for banking institutions and personal lenders to sustain competitive advantage within their respective markets. More than ever, having critical business intelligence is key to staying ahead of the game. It is imperative for lenders to harness the power of data and insights to help expand their outreach to prospective small business customers, while simultaneously satisfying internal and external regulatory and compliance requirements.

This session will provide a framework for understanding how trended and alternative data, in combination with innovative analytical techniques, can be leveraged to extract valuable insights for helping to create small business value. Get the information you need to make more informed decisions.

**Speaker(s):**

**Eric Fox**, *Vice President, Leader - Consumer Banking & Lending Analytics*, Equifax

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

Student Lending

San Antonio 4-6

**CFPB Enforcement Actions in Student Lending**

The CFPB remains some time away from student loan servicing regulations, but multiple enforcement actions give insights into the Bureau's views on certain servicing practices. This discussion will review these enforcement actions and what they could mean for student loan servicing going forward.

**Speaker(s):**

**Tom Levandowski**, *Senior Vice President and Associate General Counsel*, Wells Fargo Bank

**Anand Raman**, *Partner, Civil and Criminal Litigation and Government Enforcement*, Skadden, Arps, Slate, Meagher & Flom LLP and Affiliates

**Eric Reusch**, *Senior Director*, Treliant Risk Advisors

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

Community Reinvestment

San Antonio 1-3

**Dawn of a New Day: What's on The Horizon for CRA?**

With a new Administration comes a potential for new and updated rules and regulation. Many are wondering what's ahead for CRA, Low-Income Housing Tax Credit, and HMDA reform efforts. Will it be a bumpy road? Join us as our experts discuss the possibilities.

**Speaker(s):****Timothy Burniston**, *Executive Vice President, Advisory Services and Regulatory Relations*, Wolters Kluwer**Amy Howcroft**, *Senior Vice President, CRA Compliance Manager*, PNC Bank**Buzz Roberts**, *President and Chief Executive Officer*, National Association of Affordable Housing Lenders**Jesse Van Tol**, *Chief Operating Officer*, National Community Reinvestment Coalition**4:10PM - 5:10PM**

Default Management

Austin 4-6

**Achieving Excellence in Consumer Reporting Compliance**

Are you addressing all the necessary elements to meet the increased regulatory expectations for credit reporting and disputes handling? This session will highlight best practices and actual examples to bring these efforts to life and provide takeaways to improve your programs. Learn how to minimize risk, enhance the customer experience, and satisfy regulatory expectations for data furnishing, disputes handling, and usage of consumer data.

**Speaker(s):****John Jensen**, *Director - US Practice*, Bridgeforce LLC**Michelle Macartney**, *Managing Director - US Banking Practice*, Bridgeforce LLC

**Brian Reiss**, *President*, Bridgeforce LLC

**John Sanders**, *Co-Founder and Managing Director – Nonbank Lenders/Capital Markets Practice*, Bridgeforce LLC

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

Deposits & Payments

Grapevine B

##### **Is There a Perfect Product at a Perfect Price?**

Is it possible to launch a perfect product at the perfect price for every customer experience? Many banks have multiple pricing and analytics models for each line of business, but are these practices over simplified? Learn strategies for pricing and revenue maximization.

This session will discuss the concept of client centric pricing – which is the ability to price the entire customer relationship across all lines of business. In particular, we will discuss: best practices for implementing client centric pricing – the people, processes, and analytic technologies needed to enable this shift; case studies and results of client centric pricing – a holistic positive customer experience across channels and points on time, the removal of specific LOB pricing, and improved customer satisfaction and net promoter scores.

##### **Speaker(s):**

**Betty Cowell**, *Partner*, Simon-Kucher

**Jonathan Moran**, *Director of Product Marketing*, Earnix

**Marc Trudeau**, *Principal, Business Consultant*, Earnix

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

Digital Channels

Austin 1-3

##### **Finding the 'Cry for Help' in Your Customer Data: The Human Side of Digital Analytics**

You're sitting on a goldmine of internal data, but how do you take advantage of it? Learn how to effectively engage customers and leverage data to better shape your bank's message and products.

##### **Speaker(s):**

**Mike Bernard**, *Senior Vice President, Director of Digital Banking*, Webster Bank

**Mike Carter**, *Chief Marketing Officer*, D3 Banking

**Don MacDonald**, *Chief Marketing Officer*, MX

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

Fair &amp; Responsible Banking

Dallas 5-7

**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

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

Home Equity Lending

Grapevine A

**Roundtable Discussion #2: Home Equity**

Due to popular demand, we are bringing back interactive sessions to stimulate more conversation about key topics related to home equity. Join industry experts and your peers for detailed discussions about home equity products, underwriting and fulfillment and risk. Don't miss your chance to network, obtain data and share best practices!

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

Risk

Grapevine 5-6

**Risk Culture: Incentive Sales and the Impact on Risk**

The sudden and unprecedented attention being paid to incentive sales and cross-selling practices has forced significant rethinking about risk. Regulators are doubling down on reviews and liability. Reputation has played a larger role. How should banks assess materiality and create a strong risk framework continuing to provide customers with the benefits of cross selling while minimizing risk to customers and to the institution? Join our panel of experts who will explore this critical and timely area, as well as share their thoughts on what you can do to help your bank mitigate these risks moving forward.

**Speaker(s):**

**Shelley Brown**, *Chief Risk Officer*, Woodforest National Bank

**Michael Lamberth**, *Managing Director, Financial Services Regulatory Risk Practice*, KPMG

**Regina Lawrence**, *Senior Vice President, Director Consumer Lending Risk, CRCM*, Hancock Whitney Bank

**Jennifer Ruggiero**, *Group Vice President, Centralized Compliance, Core Bank Compliance Officer*, M&T Bank

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

Small Business Banking

Grapevine 1-2

##### **State of FinTech and Small Business Banking**

Marketplace lenders have evolved as a result of technology and innovation – and are disrupting traditional lending. This session will cover the current state of banks and FinTech, current banking trends, and small business lending at scale.

##### **Speaker(s):**

**Jeremy Balkin**, *Head of Innovation - Retail Banking & Wealth Management*, HSBC USA  
**Thomas Sullivan**, *Vice President, Small Business Policy*, U.S. Chamber of Commerce  
**Charles Wendel**, *President*, FIC Consulting

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

Student Lending

San Antonio 4-6

##### **Politics and Policy: Student Lending in the Trump Administration and 115th Congress**

With the new Administration and Congress well underway, this session will explore possible regulatory and legislative actions originating from Washington, D.C. that could affect the student loan market. Experts in the field will discuss the new leadership's approach to student debt, the legislative possibilities for the Higher Education Act reauthorization, and potential for regulatory reform at the Department of Education and related agencies.

##### **Speaker(s):**

**Beth Akers**, *Senior Fellow*, The Manhattan Institute  
**Mary Dwyer Pembroke**, *Director and Senior Counsel*, Discover Financial Services  
**Jon Veenis**, *CEO & President*, ELM Resources  
**Harrison Wadsworth**, *Managing Partner*, Washington Partners, LLC

#### **5:15PM - 6:15PM**

Breaks/Meals

Tx Ballroom CD, 1-6

##### **Cocktail Reception with Exhibitors**

Join us in the exhibit hall for the final evening of CBA LIVE. Network with your peers and meet with current and potential suppliers.  
Sponsored by MasterCard Worldwide

**Wednesday, April 5, 2017**

**7:30AM - 8:15AM**

Breaks/Meals

Tx Ballroom CD, 1-6

**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.

**8:15AM - 9:30AM**

Super Sessions

Grapevine A

**Compensating Your Teams for Cross-Selling**

This info-packed super-session will share the latest on how to compensate your teams for cross-selling in this new regulatory environment. Take ideas back to your bank from experts who will share what works at home and abroad.

Moderated by Ed Dwyer, US Bank.

**Speaker(s):**

**Tom Brown**, *Chief Executive Officer, Second Curve Capital*

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

**Richard Fleming**, *Partner, Head of America's Results Delivery Practice, Bain & Company*

**Nitin Mhatre**, *Executive Vice President, Consumer Finance, Webster Bank*

**8:15AM - 9:30AM**

Super Sessions

Grapevine B

**Economic States of America**

From credit trends to banking consolidation, join us for this Super Session as we explore the economic state of our union. Is home ownership still the American dream? Will we see a rise in GDP? What will happen with interest rates in the coming months? Financial gurus offer an all-encompassing look at consumers, the banks serving them and where the industry is headed in this info-packed session you don't want to miss.

Moderated by Cathy Nash, Woodforest National Bank.

**Speaker(s):**

**Amy Crews Cutts**, *Senior Vice President and Chief Economist, Equifax*

**Al Dominick**, *President and Chief Executive Officer, DirectorCorps, Inc.*

**Robert Dye**, *Chief Economist, Comerica Bank*

**Cathy Nash**, *President and Chief Executive Officer, Woodforest National Bank*



**9:40AM - 11:00AM**

General Session

Texas Ballroom A-B

**Richard Davis Unfettered**

Richard Davis, Chairman and Chief Executive Officer of U.S. Bancorp, one of the Nation's best banks, offers his thoughts on the industry's prospects. Will banks be ready when economic recovery comes around? How are smarter, more mobile-savvy customers with higher expectations changing the way banks compete? Can we get beyond 90-day earning cycles to remember the big picture and big purpose of banks? Join this "Banker of the Year," former CBA board chair, and leader of one of the World's Most Ethical Companies, in an intimate, no-holds-barred town hall format with Q&A moderated by Ross Carey.

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**Speaker(s):**

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

**Richard Davis**, *Chairman and Chief Executive Officer*, U.S. Bancorp