

Program Lineup

TUESDAY, SEPTEMBER 29

09/29/2020 12:00PM - 12:55PM

General Session

Leading for Tomorrow

Join CBA's Board Leadership – Nitin Mhatre with Webster, Christine Channels with Bank of America and Michelle Lee with Wells Fargo – to discuss what it takes to lead their banks and the industry during a pandemic. In the last few months alone, they have navigated a pandemic, emergency relief programs and had to make the tough calls on when and how to begin reopening. This was all done while continuing their focus on improving customers' financial futures and making a renewed commitment to promoting equality. We will also hear from our committee leaders about what to expect during more than 100 hours of programming.

Speaker(s):

Nitin Mhatre, *Executive Vice President, Head of Community Banking and Marketing*, Webster Bank, N.A.

Christine Channels, *Head of Community Banking & Client Protection*, Bank of America Corporation

Michelle Lee, *Regional Bank Executive, Consumer Banking*, Wells Fargo and Company, Inc.

(Moderator) Richard Hunt, *Richard Hunt, Consumer Bankers Association*

09/29/2020 1:00PM - 1:55PM

Auto Finance

Developing Economic Trends in Auto Financing

The recession is upon us. The biggest question many auto lenders now face is for how long? Hear from a leading economist on the real effects of this recession, COVID-19, and the consumer.

In this session, you will learn:

- * Consumer trends in hardship, purchase power, and interest;
- * What the vehicle market may look like over the next six months and beyond; and
- * How your institution can best respond to the throws this pandemic will put you through.

Speaker(s):

Jonathan Smoke, *Chief Economist*, Cox Automotive

Craig Lamp, *Executive Vice President, President Citizens One Auto Finance*, Citizens Bank

09/29/2020 1:00PM - 1:30PM

CFPB

CFPB Now & Coming Next: Supervision, Enforcement & Fair Lending

Following a controversial start, Director Kathy Kraninger has settled into her role at the CFPB. But the 2020 election could bring about not only changes in the White House and Congress, but in the Bureau as well. What might a change to the CFPB leadership mean for banks when it comes to supervision, enforcement and fair lending (SEFL) matters? Former CFPB regulators will share their thoughts on where we are now and where we could be headed.

In this session, you will learn:

- * The current direction of the CFPB when it comes to SEFL;
- * How a change in the White House and Congress would impact the leadership and overall direction of the CFPB; and
- * The kinds of changes we could see to SEFL under a new director.

Speaker(s):

Anthony Alexis, *Partner*, Goodwin

Ori Lev, *Partner*, Mayer Brown LLP

(Moderator) Dan Smith, *Dan Smith*, *Consumer Bankers Association*

09/29/2020 1:00PM - 1:55PM

Community Reinvestment

COVID-19: Regulatory Expectations in CRA

Join regulators from the FDIC, FRB, and OCC to gain their perspective on the programs CRA officers have developed to help those effected by COVID-19. This question and answer session will be highly interactive and informative.

In this session, you will learn:

- * How and why certain programs will receive CRA credit;
- * What trends and analysis the regulators have seen from various CRA programs due to COVID-19; and
- * How the regulatory agencies will handle examiner training to deal with the crisis.

Speaker(s):

Grovetta Gardineer, *Senior Deputy Comptroller for Bank Supervision Policy*, Office of the Comptroller of the Currency

Leonard Chanin, *Deputy to the Chairman*, Federal Deposit Insurance Corporation

Eric Belsky, *Director, Consumer & Community Affairs*, Board of Governors of the Federal Reserve System

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

(Moderator) Yvonne Blumenthal, *U.S. Bancorp*

09/29/2020 1:00PM - 1:55PM

Default Management

Diving Into the Data: Consumer Portfolio Insights

Lenders and services providers want to better understand the potential impact of today's dynamic environment on their portfolios and model strategies. In this time of rapid response, we will share key learnings gleaned from extensive analytic and simulation exercises.

In this session, you will learn:

- * Real impacts of the economic recession on customers and products;
- * Key indicators for consumer recovery; and
- * How digging into the data with agility can lead to improved risk management, growth opportunities, and customer engagement.

Speaker(s):

Tom Aliff, *Senior Vice President, Analytics Consulting Leader, Equifax*

Heather Bentley, *Head of Consumer Specialty Operations, Citizens Financial Group*

09/29/2020 1:00PM - 1:55PM

Deposits and Payments

Economic Outlook

As we head into 2020 retail deposit gathering faces several forces that could both significantly weaken and strengthen the economics of the business. While this is always the case, there is the strong possibility that we are quickly approaching a tipping point that will change the economic landscape and create significant diversity of experience across 'winners' and 'losers'.

In this session, you will learn:

- * Macroeconomy and interest rates;
- * Competition and the rise of Big Tech;
- * Potential for political transition;
- * Technology and the evolution of cost and delivery; and
- * Consumer behavior, needs and preferences.

Speaker(s):

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

Dennis Chira, *Principal, Retail and Business Banking Practice, Oliver Wyman*

09/29/2020 1:00PM - 1:30PM

Digital Channels

Examining COVID-19 Effect on Digital Banking and Customer Experience

As restaurants moved to carryout only and employees started to work from home, it became readily apparent COVID-19 changed the way business would be done. Banking

was no exception. This session will examine the evolution of digital banking and customer expectation trends pre-COVID to today, and consider how the pandemic will have a lasting effect on a digital banking relationship.

In this session, you will learn:

- * How customers' habits and interactions were altered by the circumstances of the pandemic;
- * The evolution of trends in digital banking throughout the past year; and
- * What lingering effects the pandemic may have on customer expectations and digital banking.

Speaker(s):

Sarah Welch, *Director, Marketing Solutions, Novantas*

Brandon Larson, *Managing Director, Novantas*

09/29/2020 1:00PM - 1:55PM

Fair and Responsible Banking

Third-Party Risk in Servicing

In response to heightened regulatory concern about fair servicing, retail banks must carefully assess and manage third-parties and servicing risk to maintain compliant programs.

In this session, you will learn:

- *Regulatory expectations for fair lending risk in servicing loans, including during the COVID-19 environment;
- *Guiding principles for building and maintaining an effective risk management program for loan servicing; and
- *Lessons learned for managing third-party servicing risk.

Speaker(s):

Linda Gallagher, *Executive Managing Director for the U.S., Promontory Financial Group*

Lynn Tarantino, *Senior Vice President, Chief Compliance Officer, Cenlar FSB*

Scott Goldman, *Senior Director, Mortgage Servicing, Ally Bank*

Greg Lutz, *Executive Director – Enterprise Compliance Consumer Compliance, Ally Bank*

09/29/2020 1:00PM - 1:55PM

Home Equity

Technology and Home Equity in a COVID World

Purchasing a home equity line/loan has changed significantly in the last six months with technology front and center. In this session, you will learn:

- * How the digital journey has changed and how vendors have help responded with new technology to support the Home Equity business during the pandemic;

- * How technology has made the originations process easier for consumers; and
- * What future enhancements you can expect to see in the years to come in origination, servicing, and collections.

Speaker(s):

Alden Seabolt, *Consumer Lending Product Lead*, Blend

Shelley Leonard, *Executive Vice President, Chief Product & Digital Officer*, Black Knight, Inc.

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

Mike Kirk, *Senior Vice President, Strategic Valuation Initiatives*, Accurate Group

(Moderator) Tom Parrish, *Tom Parrish*, BMO Harris Bank

09/29/2020 1:00PM - 1:55PM

Internal Audit

The Future Focus of Internal Audit

During 2020, internal audit teams have helped their institutions navigate crisis management, issue management, short-term risk management and long term risk management while identifying new and changed risks. The pandemic has presented a unique opportunity for internal audit to leverage its valuable position, expertise and perspectives to help banks achieve their business objectives. As we begin to assess a post-pandemic world, internal audit teams will play a key role in helping banks effectively manage risk and reach their organizational success.

In this session, you will learn:

- * The most significant changes to internal audit's focus and coverage during COVID-19;
- * The top risks internal audit teams are evaluating during the pandemic and looking forward; and
- * Key changes in internal audit's engagement with its stakeholders during COVID-19 that are likely to also add value in a post-pandemic world.

Speaker(s):

Jeremy Harlow, *Vice President, Professional Practices, Quality Assurance & Regulatory Relations / Internal Audit Group*, American Express

Mark Wuchte, KPMG

Christina Patilis, KPMG

Julie Dennis, *Managing Director, Chief Auditor for Consumer and Community Banking & Commercial Banking*, JP Morgan Chase & Co.

09/29/2020 1:00PM - 1:30PM

Risk, Fraud Management

Fraud v. Frictionless: Client Authentication- Are We Getting the Balance right?

Banks are constantly debating how much friction to incorporate into the customer experience. Banks have the responsibility to keep their client's personal information safe, but they also want to maximize consumer experience and convenience.

In this session you will learn:

- *Cost-effective methods for authenticating clients with minimal friction and risk;
- *Current trends in client authentication; and
- *Strategies for assessing client readiness while ensure client satisfaction.

Speaker(s):

Kathleen Peters, *Senior Vice President, Head of Fraud and Identity Business*, Experian

Jennifer Terrones, *Director, Risk Strategy & Governance*, BMO Harris Bank

Ricardo Serrano, *Senior Control Officer*, BBVA USA

(Moderator) Jennifer Cook, *Jennifer Cook*, BMO Harris Bank

09/29/2020 1:00PM - 1:55PM

Small Business

COVID-19 Pandemic Response in Small Business Banking

Small Businesses were hit hard as a result of the COVID-19 pandemic. Bank across the country banded together to serve and provide for their customers. Join this session to hear from industry experts on how banks responded to their customer needs.

In this session, you will learn:

- * How banks responded to the COVID-19 pandemic;
- * What measures banks took to provide relief to small businesses; and
- * What is to come as banks work with small businesses to navigate the pandemic.

Speaker(s):

Kris Puskar, *Business Banking Director*, Eastern Bank

David Pommerehn, *Senior Vice President, General Counsel*, Consumer Bankers Association

Jack Murphy, *Executive Vice President, President of Business Banking*, Citizens Financial Group

Robert Kottler, *Technology Executive*, whiteclay

09/29/2020 1:00PM - 1:55PM

Student Lending

"Closed Door" Session on Student Lending Legislation

Join senior Congressional staff from the House Education and Labor Committee and Senate HELP Committee to hear about the discussions taking place when politicians leave the room and real policy is made from a bipartisan, bicameral perspective. This off-the-record, closed-to-the-press session will give an opportunity to hear from the individuals in position to write the laws Congress will vote on next year.

NOTE: This session is closed to press.

In this session, you will learn:

- * What are the sticking points are for higher education reform;
- * Where there is common ground on a Higher Education Act re authorization; and
- * The latest timeline for Congressional action.

Speaker(s):

Lauren Schwensen, *Education Policy Advisor, Committee on Health, Education, Labor & Pensions, U.S. Senate*

Katherine Valle, *Senior Advisor, Committee on Education & Labor, U.S. House of Representatives*

09/29/2020 1:00PM - 1:55PM

Talent Management

The Innovation Imperative: Driving A Culture of Innovation

Getting the technology component of the equation right is essential; however, creating the culture of innovation is much more difficult but ultimately what creates a sustainable competitive advantage. In this session, you will learn:

- * Using data from a comprehensive study, this session will explore how successful consumer banks create a culture of innovation.
- * What types of cultures enable innovation and what types block it;
- * How to evaluate your culture and assure your team has the right values to drive innovation; and
- *The steps banks need to take to ensure their entire organization is truly innovative.

Speaker(s):

Robert Voth, *Managing Director, Russell Reynolds Associates*

Jenny Rhodes, *Senior Vice President, Human Resources - Retail Distribution, PNC Financial Services Group, Inc.*

Chris Davis, *Managing Director, Russell Reynolds Associates*

John Durrant, *Executive Vice President, Retail & Direct Banking, Capital One Financial Corporation*

09/29/2020 1:30PM - 1:55PM

CFPB

CFPB Now & Coming Next: Policy Matters

Following a controversial start, Director Kathy Kraninger has settled into her role at the CFPB. Now, the 2020 election could bring about not only changes in the White House and Congress, but at the Bureau as well. What happens to key policy issues, guidance and other initiatives currently in place if there is a change in CFPB leadership? What do you need to know to best prepare? Hear from former CFPB regulators about the status of key policy issues and how they could shift post-election.

In this session, you will learn:

- * The current state of key regulatory issues and CFPB initiatives;
- * What authority a new director has to make changes to existing policies, guidance and programs; and
- * How a shift leadership could change the overall philosophy at the CFPB, and how it may translate to changes in key issues.

Speaker(s):

Brian Johnson, *Partner, Alston Bird*

Michael Gordon, *Partner, Bradley*

(Moderator) Dan Smith, *Dan Smith, Consumer Bankers Association*

09/29/2020 1:30PM - 1:55PM

Digital Channels

COVID-19: New Normal & Digital Roadmap

When the pandemic hit, banks acted quickly to protect their employees and customers. Many reduced branch hours or closed completely, and staff were encouraged to work remotely. Banks also fast-tracked projects to bolster their digital offerings and ensure customers can continue to access their services. The shift to remote working and serving customers through an online or mobile banking model has demonstrated the potential of innovative digital technology. From these foundations, institutions will need to navigate this “new normal” for banking and what it means for customers, employees, and digital.

In this session, you will learn:

- * How banks internally adapted to the circumstances of the pandemic;
- * How to balance the need for digital "roadmaps" and strategies with being nimble ; and
- * What are the lessons learned from the COVID-19 pandemic and how can it be applied moving forward.

Speaker(s):

Mary Kate Loftus, *Senior Vice President, Director of Digital Banking, M&T Bank Corporation*

Chris Kay, *Executive Vice President, Consumer Banking, Business Banking, and Marketing, M&T Bank Corporation*

09/29/2020 1:30PM - 1:55PM

Risk, Fraud Management

Fraud v. Frictionless: How does having the right data play a part in separating fraud from a great consumer experience?

A key component to the fraud versus frictionless conversation is determining the right set of data to evaluate. As technologies and consumer expectations continue to evolve, banks also should remain cutting-edge with the methods they use to analyze their client authentication data.

In this session you will learn:

- *Trends in data analysis related to client authentication;
- *Customer expectations in banking; and
- *Strategies for Reviewing Your Banks data.

Speaker(s):

Kannan Srinivasan, *Vice President - Risk Strategy and Analytics*, Fiserv
Jennifer Terrones, *Director, Risk Strategy & Governance*, BMO Harris Bank
(Moderator) Jennifer Cook, *Jennifer Cook*, BMO Harris Bank

09/29/2020 2:00PM - 2:55PM

Auto Finance

More than Meets the Eye: The Digital Transformation of Auto Lending

Social distancing has pushed digital retailing into the lives of millions of Americans looking to purchase a car. Many wonder how digital retailing functions for automobiles, and the implications for auto financing? From auto manufacturers to auto dealers, finance providers and fintechs, many are diving into new approaches and processes head on.

In this session, you will learn:

- * What auto manufacturers and dealers are planning in the space, and how to build and implement the new technology;
- * Whether banks can develop independent digital ecosystems, or will need to be part of a larger system; and
- * Concerns with state regulatory regimes, and their effect on customer outcomes.

Speaker(s):

Justin Oesterle, *Chief Executive Officer*, RouteOne
Earl Johnson, *Director, Product Strategy*, defi SOLUTIONS
Craig Lamp, *Executive Vice President, President Citizens One Auto Finance*, Citizens Bank

09/29/2020 2:00PM - 2:55PM

CFPB

CFPB Now & Coming Next: Roundtable

What happens when you gather five former CFPB regulators for a discussion about SEFL, policy issues and who could be the next leader of the Bureau come November? Join us to find out! We're bringing together all presenters from Tuesday's CFPB Now & Coming Next sessions to answer your questions and exchange insights at this interactive and informative roundtable.

Speaker(s):

Anthony Alexis, *Partner*, Goodwin
Ori Lev, *Partner*, Mayer Brown LLP
Brian Johnson, *Partner*, Alston Bird
Michael Gordon, *Partner*, Bradley
(Moderator) Dan Smith, *Dan Smith*, Consumer Bankers Association

09/29/2020 2:00PM - 2:55PM

Community Reinvestment

The CRA Impact from COVID-19

In times of crisis, CRA practitioners and banks go above and beyond to help customers and communities. During the height of the COVID-19 pandemic, CRA bankers set up funds to help non-profits and small businesses, organized programs for additional affordable housing and payment assistance, and responded to constantly evolving customer needs. A panel of bankers will share their experience through the crisis as well as the effects still being felt.

In this session you will learn:

- * How banks funded more SBA lending in a matter of weeks than they had in years to help small businesses stay afloat;

-] * Unique and innovative ways banks served their consumers in time of crisis; and

- * How bankers are qualifying this activity for CRA consideration.

Speaker(s):

Norman Bliss, *Senior Vice President and Community Reinvestment Group Manager*, Bank of the West

Donna Normandin, *Senior Vice President & CRA Officer*, Frost Bank

(Moderator) Lloyd Brown, *Lloyd Brown*, Citi

09/29/2020 2:00PM - 2:55PM

Default Management

Balanced Recovery: Driving Results for Consumers in an Evolving World

With the constant change in collection and regulatory landscape, collecting from customers continues to challenge a creditor's ability to maximize recoveries while remaining compliant with current collection laws and regulations. If third parties are involved in a creditor's recovery strategy, the need to ensure adherence to those same regulations and laws becomes even greater.

In this session, you will learn:

- * What options are available for your collections strategy;

- * What tools are available to manage the third-party oversight process; and

- * How to strike a balance between efficiency, effectiveness, and quality assurance.

Speaker(s):

Eileen Bitterman, *Compliance Officer*, Weltman, Weinberg & Reis Co.

Rochelle Gorey, *Co-Founder & CEO*, SpringFour

Bob Deter, *Director of Business Development*, Crown Asset Management

Heather Bentley, *Head of Consumer Specialty Operations*, Citizens Financial Group

09/29/2020 2:00PM - 2:55PM

Deposits and Payments

Everything You Want to Know but Are Afraid to Ask - No More!

How many times have you gone to a conference and not found answers to your specific questions? Problem solved! At CBA LIVE 2020, the Deposit & Payments Committee introduces a brand new format to meet your needs. Industry executives and deposits and payments experts take the stage to answer your questions – live, unscripted with no topics off limits! Ask the questions you've always wanted to but never thought anyone would answer. This session is about YOU and YOUR agenda!

In this session, you will learn:

- * Deposit and payment expertise from leading retail banking executives;
- * Straight answers to questions and topics on your mind; and
- * Whatever you want to know.

Speaker(s):

Matt Wind, *Senior Vice President, Director of Retail Channel Services Division, Comerica Incorporated*

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

Ross Carey, *Executive Vice President, Head of Business Banking, U.S. Bancorp*

Cassandra McKinney, *Executive Vice President, Executive Director of Retail Bank, Comerica Incorporated*

09/29/2020 2:00PM - 2:55PM

Digital Channels

Debriefing on COVID-19 and Digital

Panelists will opine on all things digital banking and how the pandemic has changed both the relationship between the customer and the bank, and the employee and the bank.

Speaker(s):

Brandon Larson, *Managing Director, Novantas*

Chris Kay, *Executive Vice President, Consumer Banking, Business Banking, and Marketing, M&T Bank Corporation*

Mary Kate Loftus, *Senior Vice President, Director of Digital Banking, M&T Bank Corporation*

Sarah Welch, *Director, Marketing Solutions, Novantas*

09/29/2020 2:00PM - 2:55PM

Fair and Responsible Banking

Fair Banking & the Social Justice Paradigm

This session will explore Fair Banking's place in our current environment - from why it needs a seat at the table as our nation fights for social justice to how it can support diversity efforts within financial institutions. We will also explore ways to effectively fire customers without creating reputational and other risk.

In this session, you will learn:

- * The intersection of Fair Banking and diversity initiatives within financial institutions;
- * Ways Fair Lending can help drive social justice while meeting regulatory requirements; and
- * How to effectively exit relationships with customers without triggering Fair Banking issues.

Speaker(s):

Nicholas Roesler, *Senior Vice President, Fair and Responsible Banking Officer, Senior Compliance Director, U.S. Bancorp*

Lindsay Yousif, *Deputy Chief Compliance Officer (Fair Lending Officer), TCF Financial Corporation*

Andrea Mitchell, *Managing Partner, Mitchell Sandler*

Mark Schultz, *Vice President, Operational & Compliance Risk Management, Fair & Responsible Banking, Capital One Financial Corporation*

09/29/2020 2:00PM - 2:55PM

Fraud Management

COVID-19, Cybercrime & Capitol Hill

The COVID-19 pandemic has been a catalyst for one of the most rapid digital shifts ever and poses a unique opportunity for scammers. Not only have branch closures forced many Americans to migrate to mobile banking platforms and online account management, disbursement of money from Congressional relief efforts has also created a Pandora's box of opportunities for fraudsters to leverage.

In this session, you will learn:

- * Risks in digital account opening and account take-over;
- * How fraudsters are leveraging COVID-19 fears to prey on the public; and
- * Best practices to mitigate cyber-fraud related to Congressional relief efforts.

Speaker(s):

Bill Briggs, *Deputy Associate Administrator, Office of Capital Access, U.S. Small Business Administration*

TJ Horan, *Vice President, Product Management, FICO*

Stacey Nash, *Head of Fraud & Central Operations, USAA Federal Savings Bank*

Doug Twining, *SVP & Director, Enterprise Fraud Management, Hancock Whitney Bank*

09/29/2020 2:00PM - 2:55PM

Home Equity

Home Equity Risk Interactive Discussion

Engage with industry experts and peers about home equity risk. Led by CBA's home equity risk subcommittee, this interactive session will provide attendees an opportunity to network, obtain data and share best practices. Topics will include the recession playbook and COVID loss mitigation.

Speaker(s):

Dee Dee Hadalski, *Senior Vice President, Head of Risk Analytics & Optimization*, Truist Financial Corporation

Carmella Teague, *Senior Vice President*, Regions Financial Corporation

Alexander Rhue, *Senior Vice President, Consumer Product Manager II*, Bank of America Corporation

09/29/2020 2:00PM - 2:55PM

Internal Audit

Embracing the New Normal: Internal Audit's Operational Response to COVID-19

The COVID-19 crisis forced both the business and internal audit teams to quickly adapt and respond to new and emerging risks. Hear from internal audit leaders about the key operational impacts to the internal audit function in response to COVID-19, and the positive takeaways from the pandemic response.

In this session, you will learn:

- * Key changes in internal audit programs and approaches during this period;
- * Strategic initiatives previously underway that proved to benefit Internal Audit's ability to successfully respond; and
- * Key changes internal audit teams implemented in response to COVID-19 that are likely to remain beneficial in a post-pandemic world.

Speaker(s):

Jeremy Harlow, *Vice President, Professional Practices, Quality Assurance & Regulatory Relations / Internal Audit Group*, American Express

Julie Dennis, *Managing Director, Chief Auditor for Consumer and Community Banking & Commercial Banking*, JP Morgan Chase & Co.

Mark Wuchte, KPMG

Christina Patilis, KPMG

09/29/2020 2:00PM - 2:55PM

Risk

“All Aboard! Why Hopping on the Digital Train is No Longer Preferred, but Required”

Join Jason Castillo, EVP Head of Fraud at Citizens Bank and Bruce Nixon, President of Innovis, as they host a roundtable discussion on transforming to digital organizations. They will lead discussion and provide industry insight on cross channel digital opportunities, customer expectations, and growing fraud trends.

In this session you will learn:

- * Key digital transformation opportunities for branch and call center interactions;
- * Customer expectations when navigating Friction vs Frictionless; and
- * Frictionless changes across different industries that indirectly impact fraud trends in banking.

Speaker(s):

Bruce Nixon, *President*, Innovis Data Solutions

Lachelle Thigpen, *Consumer & Business Banking Sr. Segment Risk Officer*, Huntington Bancshares Incorporated

Jason Castillo, *Executive Vice President, Head of Fraud and Claims*, Citizens Financial Group

(Moderator) Lachelle Thigpen, *Lachelle Thigpen*, Huntington Bancshares Incorporated

09/29/2020 2:00PM - 2:55PM

Small Business

Recent Trends in Small Business Lending

Recent trends in small business lending and the role of SBFE in the small business lending ecosystem.

Speaker(s):

Mike Farley, *Senior Manager*, Small Business Financial Exchange

D.J. Rose, *Business Analyst*, Small Business Financial Exchange

Elisabeth MacDonald, *CEO*, Small Business Financial Exchange

09/29/2020 2:00PM - 2:55PM

Student Lending

Who Needs Certainty? Litigation Risk in the COVID World.

Who needs certainty? Everyone, but in the absence of legal experts will review the major legal issues currently driving litigation activity at all levels nationwide; what to look out for and how to adjust operations now to meet the many threats, including new ones related to the coronavirus pandemic.

In this session, you will learn:

- * How recent legal actions are changing student lending business lines;

- * Which state legislative actions should lenders follow; and
- * If consumer protection laws related to the COVID pandemic will create long-term operational changes.

Speaker(s):

John Grugan, *Partner*, Ballard Spahr

09/29/2020 2:00PM - 2:55PM

Talent Management

Leading a Diverse Organization

It's imperative banks strategically approach diversity and inclusion strategies. Meaningful change to company culture can create a more powerful and successful organization. In this session, you will learn:

- * How to retain and attract high performers and emerging minority leaders through investing in dynamic leadership development programs;
- * The leadership behaviors and tools necessary for ALL organization to achieve a strong and healthy culture; and
- * Real-world applications that can be brought back to your organization to make a difference immediately.

Speaker(s):

Ed Dwyer, *President & Managing Partner*, Vigeo Alliance, LLC

Heather Wojcik, *Talent Manager, Assistant Vice President*, Santander Bank, N.A.

Cassandra Chandler, *CEO & Managing Partner*, Vigeo Alliance, LLC

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Hope Is Not a Strategy - Understanding Your Branch Network's Value Proposition

The branch channel has been significantly impacted by changes that include branch closures, re-openings, changes in open hours, and customer's increased preferences for drive-up.

These changes, coupled with the acceleration of digital channels usage, present financial leaders with many important strategic challenges. As an example:

- * Network realignment
- * Staff capacity challenges
- * A thorough understanding of the new normal regarding branch activities

The stakes are high because every decision has the potential to drive savings but also to alienate customers. The challenge of how to operate efficiently, grow revenue and maintain high customer satisfaction has never been more complex. Now is the time to ensure you are making financial decisions.

Speaker(s):

Ben Hopper, *Senior Vice President, Head of Regional Bank Strategy*, First Horizon Bank

John McKenna, *Vice President, Business Development*, Kiran Analytics - A Verint Company

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Digital Banking Stress Test: What We've Learned in the Last Eight Months

Through the lockdowns, working from home, and virtual learning, millions of American families have had to adapt to the new realities imposed on us by COVID-19. The result has been an enormous shift in consumer behavior; more adoption of digital technologies for commerce, media consumption, and even healthcare has happened in the last 8 months than in the last decade. Companies that had completed their digital transformations are reaping the benefits of this shift. This roundtable will explore what banks and credit unions, many of which are in the process of major digital transformation initiatives, have learned from this digital banking stress test.

This roundtable:

* Features panelists Sumeet Bhalla (Chief Credit Officer, Pentagon Federal Credit Union) and Jade Stanford (SVP/Director of Credit Risk, Hancock Whitney) describing the success and challenges of their digital initiatives

* Discusses the wins – and missed opportunities – in marketing, credit risk/origination, collections, fraud, and other lines of business

* Provides a forward-looking roadmap and recommendations for making sure organizations are prepared for recovery and future disruptions.

Speaker(s):

Alex Johnson, *Marketing Director*, FICO

Sumeet Bhalla, *SVP Consumer Banking*, Pentagon Federal Credit Union

Jade Stanford, *Senior Vice President, Director of Credit Risk*, Hancock Whitney Bank

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

The Digital Imperative for Default

COVID19 shined a bright light on the difference between using digital channels and facilitating digital relationships. Regardless of where your digital capabilities are today, accelerating progress and maturing your ability to provide dynamic digital customer engagement isn't a nice-to-have, it is a business IMPERATIVE.

In this roundtable, Bridgeforce will facilitate discussion related to rapid digital capability progression, do's and don'ts, and the reality behind successful digital projects.

You will learn about:

- Accelerating your capabilities to quickly create digital relationships
- Solving gaps with digital relationships without over-complicating them

- Steps to create a strategic digital plan

Speaker(s):

John Sanders, *Managing Partner and CEO*, Bridgeforce

Michael Orefice, *Director, IT*, Bridgeforce

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

How to Find the Best Deposit Customers When Rates are Low

The low-rate environment means that it is harder than ever to attract good customers, so this is the perfect time for banks to pursue quality over quantity. New tools give banks more visibility into consumer deposit portfolios so they can proactively build a portfolio of quality deposit customers.

Join Novantas for a workshop on how to use scoring analytics to build more primary deposit relationships.

During this 60-min session, we'll cover how to:

- * Learn more about customer behavior while it is affordable to do so;
- * Use information gleaned from scoring to renegotiate relationship through non-rate actions; and
- * Tell the difference between "Primacy" and "primacy"

Speaker(s):

Andrew Frisbie, *Executive Vice President, Consumer Pricing*, Novantas

Hank Israel, *Director, Customer Analytics & Treatments*, Novantas

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Out with the New, In with the Normal

Join this panel to hear how four industry leaders from NCR, NACHA, Synovus and Zions Bank how they are transforming their institutions for today's normal and ensure long-term success.

In this session you will learn:

- * How these leaders are driving change within their institution and moving their digital strategies forward;
- * What customer experience means to them and how they tackling the ever-changing landscape; and
- * The importance of change from within the institution and how they're challenging legacy thinking

Speaker(s):

Ken Collins, *Executive Vice President, Director of Business Technology*, Zions Bank

Liz Wolverton, *Chief Strategy and Customer Experience Officer*, Synovus Financial Corporation

Christina McGeorge, *Afinis Board Member, NCR*
Carrie Nelson, *Executive Director- Professional Services, NCR*

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Lender Confidence in a Time of Uncertainty

Discussion on how COVID-19 has brought the power of alternative data into even sharper focus as we navigate this new financial “normal”. Making credit decisions for thin-file and credit invisible consumers has always been a challenge. Given the number of recent layoffs, furloughs, and pay cuts, credit decisioning for thick files has become difficult as well. Discover how to unleash the potential of alternative data, explainable AI, and technology platforms to build confidence in your credit decisions.

Speaker(s):

Mark Lubner, *Chief Product Officer, Equifax*

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

2020 – The Catalyst for a Faster, More Integrated Technology Transformation

The 2020 COVID-19 healthcare and economic crisis represents an inflection point in both consumer behaviors and the financial services market alike. Digital transformation, scalable automation, and proactive customer management are no longer luxuries, but table stakes in a post-COVID marketplace. Join our roundtable of experts from Bain Consulting and Technology and Product Innovation leaders from Experian, on the evolution of tech in credit.

In this session you will learn:

- * How financial services clients are responding to the economic crisis with technology investments;
- * About Experian’s technology transformation – designed to help you reduce operational costs, deliver frictionless credit products and make more insightful lending decisions; and
- * Where and how to boost your technology transformation.

Speaker(s):

Vijay Mehta, *Chief Innovation Officer, Experian*

Gregory Wright, *Chief Product Officer, Experian*

Thomas Olsen, *Partner, Bain Consulting*

Leslie Deich, *Group Vice President, Consumer Credit Risk, M&T Bank*

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Credit Insights from Fiserv: How 2020 Taught Us to Refresh and Refocus

This unprecedented year has challenged the card industry to be nimble, presenting new opportunities to reevaluate portfolios and get creative with credit. There is renewed focus on fraud management, tightening credit risk criteria, and bolstering the collections experience to protect Issuer portfolios. The pandemic has accelerated the importance of delivering digital, integrated experiences as we see an increase in card-not-present transactions and a shift to “buy now pay later” lending.

Please join us as we review current trends in the industry and within our banking portfolio, where we anticipate the focus will be over the next 12-18 months, and what Fiserv is doing in support of these trends. Building on these insights, you’ll learn key investments heading into 2021 in order to increase flexibility to partner and digitally-enable your tech stack.

Speaker(s):

Katie Whalen, *Senior Vice President, Head of Credit Processing, Fiserv*

Charlotte Ritonya, *Vice President, Head of Fraud, Fiserv*

09/29/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Going Digital? Consumer Spending and the Latest Trends in Payments

With COVID-19 changing the way consumers are spending with more through digital channels, financial institutions and businesses are all making adjustments to help support this shift. Gain valuable insights from Visa about some of the latest trends in consumer spending, changing expectations and key considerations to help you deliver what your customers want.

In this session you will learn:

- * Latest Trends in Consumer Spending & economic insights;
- * Key considerations to help keep your customer top of wallet; and
- * Other insights on the payments landscape.

Speaker(s):

Tom Brooks, *Senior Vice President, Head of Super Regional and Regional Accounts, North America, VISA*

WEDNESDAY, SEPTEMBER 30

09/30/2020 10:30AM - 11:30AM

Workshop

Women's Leadership Coffee & Roundtable

Hosted by KPMG, kick off your morning of CBA LIVE with this outstanding panel discussion among industry leaders to discuss women's leadership styles and the impact on decision-making skills and career advancement.

In this session you will learn:

- * The types of leadership styles and each style's potential impact on achieving success;
- * How a workplace culture can influence leadership styles; and
- * Success stories and examples from our leaders, and how their styles have influenced their career advancement.

Speaker(s):

Cassandra McKinney, *Executive Vice President, Executive Director of Retail Bank*, Comerica Incorporated

Lisa Rawls, *Principal, Advisory GRC Technology*, KPMG

Teresa Blake, *Partner*, KPMG

Cynthia Izzo, *Principal Advisory Technology Risk Management*, KPMG

09/30/2020 12:00PM - 12:55PM

General Session

Kelly King: Under the Microscope

He may have more than four decades in the industry, but Kelly King is not resting on his laurels. Navigating the groundbreaking BB&T / SunTrust merger to create Truist, the nation's sixth largest bank, all eyes are on him as he leads during our "new normal." Learn from him about leadership, the future of M&A and how banks will have to adapt in order to face the new landscape.

Tem Wooldridge Award

High integrity, a strong work ethic and outstanding academic performance are the hallmarks of the CBA Executive Banking School's 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. CBA is proud to recognize TD Bank's Angela Conti, Class of 2019, and M&T Bank's Julie Carey, Class of 2020, for their superior performance and academic achievements. Angela and Julie were selected by the CBA Executive Banking School faculty with input from their fellow senior class peers.

Developing Diverse Talent to Lead the Bank

More must be done to create diversity in the C-Suite and many CBA member banks have already made commitments to foster this diversity of talent. Join CBA Board Members Cassandra McKinney of Comerica and Quincy Miller of Eastern

Bank for an unvarnished discussion about intentional hiring, development and availability of opportunities to cultivate a diverse bench of qualified candidates at every level of the bank.

Speaker(s):

Kelly King, *Chairman & Chief Executive Officer*, Truist Financial Corporation

Quincy Miller, *President and Vice Chairman*, Eastern Bank

Cassandra McKinney, *Executive Vice President, Executive Director of Retail Bank*, Comerica Incorporated

(Moderator) Richard Hunt, *Richard Hunt*, Consumer Bankers Association

09/30/2020 1:00PM - 1:55PM

CFPB

A Conversation with CFPB Consumer Response

From its recent adoption of geospatial mapping tools to an unprecedented spike in complaints amidst the COVID pandemic, the CFPB's Office of Consumer Response has been busy. Learn about the recent enhancements to the Bureau's Consumer Complaint Database, other changes in the works and what you need to know to remain compliant. In this session, you will learn:

- * New consumer-focused tools currently available on the public complaint database;
- * Why these tools were introduced and how they differ from the way complaint information was previously shared with the public; and
- * Common questions from banks related to complaint management and complaint response.

Speaker(s):

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

(Moderator) Kelly Wogan, *Kelly Wogan*, Huntington Bank

09/30/2020 1:00PM - 1:30PM

Community Reinvestment

CRA Modernization and the OCC Final Rule

The OCC issued their final rule on CRA modernization and implementation banks must be prepared to operate with the new rules by 2021. Hear from CBA Community Reinvestment Committee's leadership and industry experts on the biggest challenges in the new rule.

In this session you will learn:

- * A breakdown of all the key compliance dates and how your bank should plan;
- * Biggest opportunities and challenges presented by the OCC's new rule; and
- * How this rule will impact your financial institution and the future of CRA.

Speaker(s):

Warren Traiger, *Senior Counsel*, Buckley LLP

Caroline Eisner, *Associate*, Buckley LLP

Stephen Congdon, *Assistant Vice President, Regulatory Counsel*, Consumer Bankers Association

09/30/2020 1:00PM - 1:55PM

Default Management

Friend or Foe? Working with Debt Settlement Agencies

Relationships between banks and debt settlement agencies can be terse to say the least. As a major player in the life of many debts, this session will explore how to best work with these companies, as well as the challenges many institutions face in that pursuit.

In this session, you will learn:

- * The biggest hurdles financial institutions and debt settlement agencies have in working together;
- * Strategies implemented by debt settlement agencies; and
- * Concerns bankers have in continuing relationships with debt settlement agencies.

Speaker(s):

Sean Fox, *President*, Freedom Debt Relief

Chris Rath sack, *Director of Collections Policy and Strategy*, Citigroup

Jeff Markley, *Administrative Vice President, Consumer Default Services Manager*, M&T Bank Corporation

09/30/2020 1:00PM - 1:55PM

Digital Channels, Deposits and Payments

Demystifying AI: What is It & How Will It Impact the Future?

Exploding volumes of data and increasing consumer expectations and digital readiness have moved artificial intelligence (AI) from what was once theoretical to an experience necessity. AI is increasingly being leveraged across the value chain and is transforming the way companies do business. Almost three out of four business decision-makers believe AI will be the business advantage of the future.

In this session, you will learn how AI can be used to:

- * Deliver a more consistent and efficient customer experience to grow and expand relationships;
- * Reduce servicing costs, while increasing servicing effectiveness; and
- * Mine data for more actionable customer insights.

Speaker(s):

Ryan Jandris, *Vice President, Product Management, Fiserv*

Deniz Kaya, *Director, Product Management, Fiserv*

Himi Khan, *Head of Business Development, Clinc*

09/30/2020 1:00PM - 1:55PM

Fair and Responsible Banking

Improving Access to Banking for Customers with Limited English Proficiency

LEP customers pose unique opportunities and challenges for banks seeking to improve customer service and access to the traditional banking system. This program will focus on compliance challenges involving potential UDAAP and fair lending risks, as well as opportunities for increasing access to credit for LEP consumers. Hear how government, industry and advocacy groups approach LEP to help non-English speaking consumers access and participate in the banking system, including during the COVID-19 pandemic.

In this session, you will learn:

- * How banks, government and advocacy groups serve LEP consumers;
- * Considerations for building LEP programs; and
- * Ways to improve access to financial institutions for the LEP population.

Speaker(s):

Julie Jehrio, *Director, Consumer Protection Office | Compliance Risk Management, M&T Bank Corporation*

Brian Larkin, *Senior Director, Associate General Counsel, Capital One Financial Corporation*

J. Frank Vespa-Papaleo, *Principal Deputy Director, Office of Fair Lending & Equal Opportunity, Consumer Financial Protection Bureau*

Patricia Villasenor, *Southern California Member and Campaign Manager, California Reinvestment Coalition*

09/30/2020 1:00PM - 1:55PM

Home Equity

Checking the Pulse: Home Equity Leading Trends & Insights

Informa will share their latest data on home equity lines and loans. National and regional level market analysis will be presented.

In this session, you will learn:

- * Valuable industry insights from near real time origination and portfolio performance market data;
- * How to leverage insights gained from competing in today's ever-changing home equity market; and

* Metrics surrounding: origination growth, product and geographic performance, operational trends, competitive rate environment, branch productivity, portfolio performance and more.

Speaker(s):

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

Rutger van Faassen, *Vice President, Consumer Lending, Informa Financial Intelligence*

Suraya Randawa, *Head of Research, Banking, Informa Financial Intelligence*

Shaun Richardson, *Senior Vice President, Informa Financial Intelligence*

(Moderator) Matt Cammarota, *Matt Cammarota, Webster Bank*

09/30/2020 1:00PM - 1:55PM

Internal Audit

CARES Act Auditing- What Every Internal Auditor Needs to Know

The Coronavirus Aid, Relief, and Economic Security Act provided \$2.2 trillion of financial stimulus and aid to individuals, businesses, nonprofit entities, states and municipalities. As internal audit teams prepare for the unprecedented and monumental task of auditing CARES Act transactions and programs, special consideration must be provided to internal controls, tracking, and documentation to support these audits.

In this session, you will learn:

- * What the CARES Act is and who it applies to;
- * Key areas to include in your future audit plan to gain appropriate assurance; and
- * Tips and obstacles that should be considered when planning an audit.

Speaker(s):

Debra Anderson, *Executive Audit Director, Consumer Banking Audit Team, Wells Fargo and Company, Inc.*

Sandra Gortana, *Executive Audit Director | Consumer Banking Audit Team, TD Bank*

Rehana Anait, *Principal, PWC*

Janine Pappas, *Senior Managing Director, Deputy Chief Auditor | Internal Audit, TIAA Bank*

09/30/2020 1:00PM - 1:30PM

Risk, Fraud Management

Credit Risk During COVID-What's Happening Now

The COVID-19 pandemic has demonstrated the strength of the banking system, but it has also presented a novel credit risk scenario. Bankers are constantly looking for additional data and insight to help mitigate what's happening now.

In this session you will learn:

- *Current trends the credit risk introduced by COVID-19;
- *Analyze mitigation methods by banks during the pandemic; and

*Discuss possible strategies to begin pivoting back to a more “normal” state.

Speaker(s):

Jennifer Cox, *Risk Consulting and Enabling Solutions Leader, Equifax*

Theresa Connolly, *Senior Vice President, Senior Risk Officer – Consumer Lending, TIAA Bank*

Subra Subramanian, *Head of U.S. Consumer Risk, BMO Harris Bank*

Bill Simpson, *EVP, Head of Consumer Bank Business Risk Services and Compliance, Regions Financial Corporation*

(Moderator) Theresa Connolly, *Theresa Connolly, TIAA Bank*

09/30/2020 1:00PM - 1:55PM

Small Business

Small Business & Regulation: How Fair Lending has Evolved & Where Are We Heading?

Regulatory and advocate focus on small business fair lending is increasing. This session will focus current and expected small business fair lending examination activity.

In this session, we will cover:

- * The status of 1071 rulemaking;
- * Preparing for small business data reporting; and
- * Current small business fair lending monitoring and examinations.

Speaker(s):

Elizabeth Dobers, *Commercial Banking & Global Wealth SME Network Executive, BBVA USA*

Lynn Woosley, *Senior Director, Treliant, LLC*

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

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

09/30/2020 1:00PM - 1:55PM

Student Lending

Higher Education Act & Senate Update

Deliberations and conversations about the Higher Education Act reauthorization are happening within the Senate Health, Education, Labor, and Pensions (HELP) Committee. Hear where things currently stand and what to expect from the next Congress and new leadership on that committee, whether or not Republicans retain their majority.

In this session, you will learn:

- * The latest on the Senate HELP Committee's work to reauthorize the Higher Education Act;

- * How a change in committee leadership, with either Democrats taking the Senate or a new Republican chairman, will impact the committee's work; and
- * If there is a path forward for reform.

Speaker(s):

Mike Braun, *Senator*, United States Senate

09/30/2020 1:00PM - 1:55PM

Talent Management

Keeping Your Workforce Relevant in Times of Rapid Technological Advancement

Business models today are changing more rapidly and frequently than at any point in the past due to digital technologies, machine learning and AI. The impact of how technology replaces, enhances, and creates different roles can leave employees feeling uncertain.

In this session you will learn:

- * Best practices to identify the triggers for a workforce assessment when roles are being replaced, enhanced, or newly created by technology, and which ones require human elements such as problem solving and judgement, analysis and interpretation, and agility
- * How to easily define key competencies and behaviors required to meet the demands of those new or modified roles and align them with your organization's broader vision and objectives in today's fluid business models
- * How to build a well-designed change management and training program for retraining, redeployment and/or recruitment of the right talent to close talent gaps and drive success during organizational transformation, while recognizing generational differences and fostering an adaptable culture

Speaker(s):

Kristin Stolp, *Senior Program Manager*, Bridgeforce

Katie Smith, *Administrative Vice President, Leadership Development*, M&T Bank Corporation

Tricia Wyatt, *Director of Operations & HR*, Bridgeforce

09/30/2020 1:30PM - 1:55PM

Community Reinvestment

What's Next for CRA: Expectations from Capitol Hill, the FED and the FDIC

Will the FDIC join the OCC in for a final rule? Will the Fed release their own blueprint for CRA Modernization? Will the Congressional Review Act impact CRA and implementation? Hear industry experts share a forecast of FDIC and FRB modernization efforts and what they think might be coming down the pike.

In this session you will learn:

- * Community groups' assessment of the final rule and their biggest concerns for what might be ahead from the Capitol Hill, the Fed and the FDIC;

- * How action from the FDIC and FRB could impact the future of CRA programs;
- * A potential timeline of events to make sure your bank is ready.

Speaker(s):

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

Tim Burniston, *Senior Advisor, Regulatory Strategy*, Wolters Kluwer

Stephen Congdon, *Assistant Vice President, Regulatory Counsel*, Consumer Bankers Association

09/30/2020 1:30PM - 1:55PM

Risk, Fraud Management

Credit Risk Long-Term Strategy and Actions to Take Now

Join us as we take a long-term view to credit risk management, then focus upon the actions that we can take now to position ourselves for long-term success. We will draw on insights from the duration of past recessions and consider the structural changes already driven by the pandemic to clarify key elements of what must be true about the future of credit risk management and loss prevention. We will then focus upon how that will need to happen, and actions to start or accelerate the process.

In this session you will learn:

- * How to ground expectations for the future of credit risk in time-tested principles, while adapting strategies to paradigms that are changed forever
- * Actions that can be taken now to help your organization with the current recession and position you for success in the long-term

Speaker(s):

Matt Scarborough, *Chief Executive Officer*, Bridgeforce

Michelle Macartney, *Managing Partner*, Bridgeforce

Theresa Connolly, *Senior Vice President, Senior Risk Officer – Consumer Lending*, TIAA Bank

(Moderator) Theresa Connolly, *Theresa Connolly*, TIAA Bank

09/30/2020 2:00PM - 2:55PM

CFPB

Say What? Exploring Voice-to-Text Technology in Complaint Programs

The use of consumer complaint data by regulators continues to evolve and so must bank complaint management programs. Increasingly, institutions are adopting voice-to-text and other AI tools to improve the way they identify, flag and track consumer complaints. Could these time-saving advancements be risky business for banks?

Join us to learn:

- * The kinds of voice analytics and AI tools used in complaint management;
- * Applications and best practices for automated complaint management tools; and
- * How incorporating AI can help your complaint management program.

Speaker(s):

Nick Morris, *Senior Director, Workforce Optimization, Livevox, Inc.*
Joann Needleman, *Attorney, Clark Hill PLC*

09/30/2020 2:00PM - 2:55PM

Community Reinvestment

The Changing Nature of Branches

With anticipated increased branch closures nationwide, continued service to communities is a crucial aspect of CRA compliance. As banks look to continue to serve communities through this transition, your institution needs to know the latest trends in new and alternative delivery channels.

In this session, you will learn:

- * How to continue serving communities where a bank branch is closed;
- * How to protect and invest in communities that lack banking services; and
- * How new CRA rules will affect your bank's ability to lend in banking deserts.

Speaker(s):

Pat Gamble-Moore, *Senior Vice President, Market Manager Community Development Banking, PNC Financial Services Group, Inc.*

Byna Elliot, *Senior Vice President, Chief Enterprise Responsibility Officer, Fifth Third Bancorp*

09/30/2020 2:00PM - 2:55PM

Deposits and Payments, Fraud Management

Balancing Fraud Prevention & the Customer Experience

With the right platform and security partners, banks can both mitigate fraud and deliver frictionless customer experiences. Join our panel of experts to discuss

how data agnostic decisioning platforms with API integration capabilities with fraud solution providers represent the best-of-breed approaches to real-time fraud mitigation while supporting customer experience initiatives.

In this session, you will learn:

- * Discuss how banks can prevent fraud and improve customer experience; and
- * Describe how to utilize data agnostic decisioning platforms with API integration capabilities for fraud mitigation.

Speaker(s):

TJ Horan, *Vice President, Product Management, FICO*

Ben Mendelsohn, *Senior Vice President, Director of Retail Product Management, Fifth Third Bancorp*

Jason Castillo, *Executive Vice President, Head of Fraud and Claims, Citizens Financial Group*

Andy Collins, *Fraud Prevention Industry Insights/Industry Relations Executive*, Wells Fargo and Company, Inc.

09/30/2020 2:00PM - 2:55PM

Digital Channels

Understanding the Story Behind the Data

Where you go and what you do online leaves a trail of our likes, dislikes, hopes and dreams. A savvy company can cull this insight to garner your interests and connect with customers beyond what has been possible in the past. Banks are uniquely positioned to harness the power of aggregate and personalized data to provide customers with a more valuable experience.

In this session, you will learn:

- * What digital data is available outside of traditional customer data;
- * How the scope and nature of digital data has been rapidly changing; and
- * How to find the value in data and leverage it for a better consumer experience.

Speaker(s):

Jeff Lunsford, *Chief Executive Officer & President*, Tealium

Jeff Nicholson, *Global Head of CRM*, PegaSystems

Brad Simms, *Chief Executive Officer & President*, GALE Partners

09/30/2020 2:00PM - 2:30PM

Fair and Responsible Banking

LEP Roundtable

Following the session “Improving Access to Banking for Customers with Limited English Proficiency,” join the panelists for an interactive virtual chat discussion about LEP initiatives. Attendees are encouraged to submit their questions and comments about LEP programs and share insights about ways the retail banking industry can effectively engage with LEP communities.

In this session, you will learn:

- * How the COVID-19 pandemic has affected LEP initiatives;
- * Considerations for marketing, negotiating and servicing LEP customers; and
- * Problem-solving approaches for serving the LEP population.

Speaker(s):

Margaret Covey, *Managing Director*, Charles Schwab Bank

Brian Larkin, *Senior Director, Associate General Counsel*, Capital One Financial Corporation

Julie Jehrio, *Director, Consumer Protection Office | Compliance Risk Management*, M&T Bank Corporation

J. Frank Vespa-Papaleo, *Principal Deputy Director, Office of Fair Lending & Equal Opportunity*, Consumer Financial Protection Bureau

09/30/2020 2:00PM - 2:55PM

Home Equity

Home Equity Underwriting/Fulfillment Interactive Discussion

Engage with industry experts and peers about home equity underwriting & fulfillment. Led by CBA's home equity underwriting and fulfillment subcommittee, this interactive session will provide attendees an opportunity to network, obtain data and share best practices. Topics will include improving the customer experience during the loan fulfillment process and the migration to digital.

Speaker(s):

Mike Dimuzio, *Senior Vice President, Underwriting Sr Manager*, PNC Financial Services Group, Inc.

Nicole Peace, *Director, Consumer Lending Fulfillment*, First Financial Bancorp

Phil Ruschman, *Regional Credit Center Manager*, Fifth Third Bancorp

Bill Hamblin, *Vice President, Home Equity Fulfillment Manager*, Commerce Bancshares, Inc.

09/30/2020 2:00PM - 2:55PM

Internal Audit

PPP From the Auditors' Point of View

Lenders have faced myriad challenges rolling out and then managing constant changes to the SBA's Paycheck Protection Program. For internal auditors, these unique issues present new challenges for oversight, monitoring, and independent review across the three lines of defense. Internal audit teams must be dialed into key considerations and best practices to navigate the current state of the PPP and anticipated government actions.

In this session, you will learn:

- * The role Audit should play in retrospectively reviewing the end to end loan origination process;
- * Key risks to watch for as loan forgiveness begins; and
- * How government agencies are reviewing PPP activity for fraud and borrower abuse, and the issues lenders, in turn, must consider.

Speaker(s):

Michael Brauneis, *Managing Director*, Protiviti Inc.

Rhonda Gallion, *Director*, Protiviti Inc.

Janine Pappas, *Senior Managing Director, Deputy Chief Auditor | Internal Audit*, TIAA Bank

09/30/2020 2:00PM - 2:55PM

Risk, Default Management, Auto Finance

Regulator Panel: Recession Responses

Banks and regulators need to work together to mitigate both new and recurring risks now that the recession is here. Responses from both will need to evolve along with the concerns presented by consumers.

In this session, you will learn:

- * How to mitigate both new and recurring risks once the recession is here;
- * Plan for prolonged recession scenarios; and
- * Determine the impact of an economic cycle on customer repayment behavior and learn the appropriate actions to size the impact on business probability both short and long-term.

Speaker(s):

Bill Haas, *Deputy Comptroller, Midsize Bank Supervision*, Office of the Comptroller of the Currency

Anthony Cain, *Manager of Regional Banks Supervision*, Federal Reserve Board of Governors

Ryan Sheller, *Section Chief, Large Bank Supervision*, Federal Deposit Insurance Corporation

(Moderator) Rosemary Gaidos, *Rosemary Gaidos, Citizens Financial Group*

09/30/2020 2:00PM - 2:55PM

Small Business

Leveraging Online Origination to Enable Growth on Both Sides of the Small Business Balance Sheet

Small businesses are demonstrating not only a willingness to use the online channel to originate new accounts but a growing preference for the convenience and simplicity of a digital option. As customer preference for the online channel reaches an inflection point, banks are seeking partners who can help them efficiently originate both deposit and credit products and safely onboard new business clients.

In this session you will learn:

- * The key drivers for success and the importance of online channels to strengthen the economics of serving the small business segment;
- * The convenience of utilizing a digital option to enable growth; and
- * The benefits of partnering with digital providers to better serve your clients.

Speaker(s):

Lonnie Hayes, *Head of Sales & Strategy*, ODX, LLC

Michael MacIntyre, *Head of Business & Government Banking*, Investors Bank

Eric Feldstein, *Senior Vice President, Head of Business Banking*, M&T Bank Corporation

09/30/2020 2:00PM - 2:55PM

Student Lending

CFPB & Students

The CFPB Student Loan Ombudsman, the Section Chief for Students and Young Consumers and a leading student loan market researcher will discuss their response to the crises of 2020, how they see student lending issues evolving out of this period, and what the Bureau's related priorities will be next year and beyond.

NOTE: This session is closed to press.

In this session, you will learn:

- * The latest developments at the CFPB on its oversight of the private student lending marketplace;
- * How COVID has impacted student lending and consumer protection; and
- * What is next for the CFPB's Office of Students and Young Consumers.

Speaker(s):

Robert Cameron, *Student Loan Ombudsman*, Consumer Financial Protection Bureau

Patricia Scherschel, *Student Lending Program Manager, Office of Research, Markets & Regulations*, Consumer Financial Protection Bureau

Kristen Evans, *Section Chief, Students & Young Consumers*, Consumer Financial Protection Bureau

09/30/2020 2:00PM - 2:55PM

Talent Management

Strengthening Resilience

This session will focus on the latest proven theories, research and concepts surrounding Strengthening Resilience.

In this session, you will learn:

- * Resilience: why it matters, key characteristics of resilient-ready people.
- * The ATC Model—which stands for Activating Event, Thoughts, and Consequences—and how to leverage it to increase self-awareness, identify your own tendencies and whether they are helpful or harmful, and how to shift your perspective to lead to more productive outcomes.
- * The Four Real-Time Resilience Strategies of Evidence, Plan, Control, and Reframe to adjust counterproductive thoughts, reduce stress, strengthen resilience, and thrive through change.

Speaker(s):

Anne Holland, *Vice President*, Webster Bank, N.A.

Elise Kulak, *Relationship Manager*, Impact Performance Group

Rafe Mattingly, *Director, Business Development*, Impact Performance Group, Inc.

Joe Corcoran, *President*, Impact Performance Group, Inc.

09/30/2020 2:30PM - 2:55PM

Fair and Responsible Banking

Financial Inclusion: A Fireside Chat with the CFPB

Financial inclusion is the underpinning of many Consumer Financial Protection Bureau initiatives. Join the CFPB's founding director of the Office of Fair Lending & Equal Opportunity in a fireside chat to discuss the Bureau's initiatives for expanding access to credit to underserved populations. In this session, you will learn:

- * How innovation can promote financial inclusion and expand access to credit;
- * The ways in which alternative data can expand access to credit; and
- * The Office of Fair Lending's priorities for supporting financial inclusion.

Speaker(s):

Patrice Alexander Ficklin, *Fair Lending Director*, Consumer Financial Protection Bureau

Jenna Burke, *Vice President & Associate General Counsel*, Consumer Bankers Association

Julie Jehrio, *Director, Consumer Protection Office | Compliance Risk Management*, M&T Bank Corporation

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Turning Crisis into Opportunity for Consumer Banking

Join NelsonHall's banking research director Andy Efstathiou, TD Bank's Karen Buck, executive vice president of commercial, retail and payment operations along with Genpact's global head of consumer banking, Jason Osborne, and global head of transformation services for banking and capital markets, Pierre Legrand, for a virtual fireside chat. Hear from your peers and industry experts on how banks are digitizing their front-to-back offices to augment experiences, deliver services faster, improve security and convenience, and modernize core operations.

In this session you will learn:

- * How the global health and economic crises reshaped consumer banking;
- * How banks are rapidly adjusting to serve customers digitally while trying maintain empathy and human connection; and
- * How banks can accelerate and prioritize their digital investments in order to drive real change.

Speaker(s):

Jason Osborne, *Global Head of Consumer Banking*, Genpact

Pierre Legrand, *Global Head of Transformation Services, Banking and Capital Markets*, Genpact

Andy Efstathiou, *Banking Sourcing Research Director*, NelsonHall Ltd.

Karen Buck, *Executive Vice President, Commercial, Retail and Payments*, TD Bank

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

How Banks Can Alleviate Financial Stress for Families and Businesses

Within a few short months our entire world has been upended. Unlike the last financial crisis where Banks were struggling to maintain liquidity, today's environment views our banking system as a critical element in assisting customers. This is the opportunity for banks to enable financial well being of customers and invest in processes that will serve both them and their customers long-term. This roundtable will be a forum where we discuss the future of placing customer understanding at the very epicenter of strategy and technology. We will unpack the new priorities facing the industry, the priority programs, the pivot to digitization, while maintaining an urgent need for cost reduction and heightened risk management. As you navigate the perfect storm, it's crucial to collaborate with other industry leaders to learn their approach to this forced evolution and how digital can be both human, analytical and a platform for an agile future.

Speaker(s):

Kelly Horn, *Financial Services Go To Market Director, Retail and Commercial Banking, Salesforce*

Andrew Brandman, *Office of the CEO - Senior Vice President - Financial Services, Salesforce*

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Consumer Credit Today and Tomorrow

Dr. Emre Sahingur, senior vice president of predictive analytics, research and product development, will share the latest trends and insights on consumer credit behavior and what to expect in these turbulent times, as credit lines tighten and the economy becomes more and more uncertain.

In true roundtable-fashion, we also want to open up the floor to you - our esteemed guests - to provide your own thoughts about the challenges you are facing, gaps in information and resources that would be useful to you and any other questions we can help answer.

Speaker(s):

Emre Sahingur, *Senior Vice President, Predictive Analytics, Research and Product Development, VantageScore*

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

How are COVID-19 and Technology Advances Driving the Future of Banking?

Unprecedented challenges and opportunities face all industries as they navigate through the global pandemic and steer towards the uncertain future ahead. Leaders are embracing new ways of thinking and working not only to respond during this critical time, but also to emerge from it stronger than before.

As banks look to increase their agility and respond to the pandemic, technology will play a key role in improving insights, supporting innovation and collaboration, automating operations, and developing new digital products and services.

In this session you will hear directly from industry experts and banking leaders:

- * Where they see the industry heading;
- * What investments they are making today;
- * Where they are placing their technology bets; and
- * How they are adapting their business models to prepare for the future.

Speaker(s):

Andy Schmidt, *Global Banking Lead, CGI*

Bob Meara, *Senior Analyst, Celent*

Shawn Main, *Senior Vice President and Chief Business Architect, Vantage Bank Texas*

Robert Bardusch, *Senior Executive Vice President & Chief Operating Officer, Valley National Bank*

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Digital Banking Transformation: Delivering Next Level CX in Today's New Environment

The COVID-19 outbreak encouraged a push toward SMS and digital channels, playing a significant role in reshaping workflows for newly remote teams. As many onsite operations shifted to work from home, digital channels helped businesses maintain agent efficiency and deflect high call volumes while simultaneously increasing the customer experience. While the future of remote work remains unclear, there is no doubt that digital channels will continue to become a common feature of the next generation financial institution.

Join financial services and technology leaders as they discuss the lessons learned from COVID-19 and the future of banking in a post-pandemic world.

In this session you will learn:

- * How to empower your workforce to drive CX with simplified access to customer data;
- * Best practices to optimize the balance between risk and efficiency in today's digital age; and
- * How to successfully implement channel of choice communication strategies.

Speaker(s):

Boris Grinshpun, *GM of CRM and Digital Solutions, LiveVox, inc*

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Why Deposit Pricing Matters When Deposit Pricing Doesn't Matter

The financial industry is overwhelmed with deposits, so why should anyone be talking about deposit pricing now? Simply put, building better pricing capability builds better relationships, and every institution needs more, better, and deeper customer relationships. Join us for a roundtable discussion of how to grow and retain profitable customer relationships when deposit pricing isn't a lever to pull.

In this session you will learn:

- * Why applying more sophisticated pricing execution methods will set you apart from competition.
- * Why using your Core system is a sub-optimal way to deliver pricing and pricing offers
- * What financial institutions can do to deliver the right price to the right customer at the right time without replacing legacy technology.

Speaker(s):

Dustin Allen, *Senior Director of Global Deposits Solutions*, Nomis Solutions

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Win Now with AI-powered Models - What's Stopping You?

With COVID-19 exposing the limitations of traditional consumer lending models and the need for greater online lending experiences, you can see that artificial intelligence (AI) is the future of banking. You want to approve more customers without increasing losses. You know that consumers prefer seamless and real-time approvals. So what's stopping you from implementing AI-powered models at your bank?

Upstart invites you to hear from TCF Bank and First National Bank of Omaha (FNBO) on their journeys to implementing and incorporating AI-powered models into consumer lending. In this radio-show style format, participants will be able to engage this expert panel, ask questions and get advice on how to get buy-in from C-level bank leadership.

In this session you will learn:

- * Why TCF and FNBO chose to implement an AI model within their bank;
- * How their loan portfolios have performed during COVID-19; and
- * How they navigated the implementation process - which stakeholders did they engage, what were the challenges, and how did they navigate the topic of model control?

Speaker(s):

Jeff Keltner, *Senior Vice President, Business Development*, Upstart

Robert Perrelli, *Senior Vice President Product, Consumer Lending*, TCF Bank

Marc Butterfield, *SVP, Innovation & Disruption*, FNBO

Gary Liu, Upstart

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

The Mastercard Bill Pay Exchange; Bringing Transparency, Consistency and Simplicity to an Area Ready for Innovation

The need for digitization is rising, especially in a post COVID-19 world. Consumers are increasingly demanding more from their payment and banking experiences, and the bill pay experience, in particular, is a cumbersome process for consumers. Now, more than ever, innovation and change are needed. Join Mastercard industry experts for a discussion of The Mastercard Bill Pay Exchange and how it is bringing transparency, consistency and simplicity to the bill pay ecosystem.

In this session you will learn more about:

- * The current state of the bill pay ecosystem, including pain points across consumer and biller networks;
- * How real-time messaging and payments capabilities are transforming FI-centric bill pay;
- * How Mastercard is transforming the bill pay landscape with Bill Pay Exchange

Speaker(s):

Orlando Santos, *Vice President, New Payment Flows - Product and FI Partnerships for Bill Pay Exchange, Mastercard*

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

The Future of Consumer Banking in a Digital Age

Join experts from nCino and discuss how COVID is impacting the future of the branch and the revolution taking place across digital banking. This question and answer session will be highly interactive and informative.

In this session you will learn:

- * What banks and consumers are saying about the impact of COVID on the branch network and what the branch of the future will look like,
- * Hear how banks can optimize their omni-channel experience for consumers in the post-COVID world, and
- * How digital banking innovation is adapting to capitalize on changing consumer expectations.

Speaker(s):

Mark Rothschild, *Regional Vice President, nCino*

Vimal Patel, *Senior Vice President, Enterprise Banking, nCino*

09/30/2020 3:00PM - 3:55PM

Sponsor Sync-Up 60

Mortgage and Consumer Lending Default Management Readiness

The uncertainty of mortgage forbearance and related COVID-19 programs are likely to cause bank operational strain. Ultimately, these government support programs will end or transition, and some borrowers will struggle with loan repayment. Join senior Promontory consultants, former Fed and OCC regulators, and industry leaders for an interactive roundtable discussion.

In this session you will learn:

- * Potential regulatory issues as the crisis unfolds, using lessons learned from the financial crisis and our understanding of expectations derived from our experience as regulators.
- * How default management organizations can make themselves “scale ready.” Including testing the process and adding ready capacity.
- * How to add external risk operations capacity with managed services. What to look out for and how to prepare for third-party scale capacity.

Speaker(s):

Jeff Hulett, *Credit & Risk Solution Leader*, Promontory Financial Group

Louie Giacomini, *CEO*, Promontory Risk Review, an IBM Company

Leslie Peeler, *Vice President*, IBM

Julie Williams, *Global Head of Strategy and Strategic Projects*, Promontory, an IBM Company

THURSDAY, OCTOBER 1

10/01/2020 12:00PM - 12:55PM

General Session

OCC Roadmap

Acting Comptroller of the Currency Brian Brooks will layout his roadmap for the agency – from fintechs to finalizing CRA, changes that set him up to be potentially one of the most transformative Comptrollers in recent history.

Trump vs. Biden: What Will Washington Look Like After November

Following Comptroller Brooks' discussion, hear what Washington could look like in the new year. What will the current regulators focus on in second Trump term? Who would a President Biden tap to fill key regulatory posts? Will there be a shift in Congressional power? The 2020 elections could have a profound impact on the industry and policy analysts Stacey Alexander of Subject Matter and Jaret Seiberg of Cowen will give you a sneak peak.

Joe Belew Award

In keeping with the theme of CBA LIVE 2020 and its promise of "something more," this year's Joe Belew award honors the CBA member bank with the most innovative and impactful community development program. Named for CBA's former President who was deeply committed to community development, the award recognizes the efforts of member banks whose innovative solutions address pressing social issues.

Speaker(s):

Stacey Alexander, *Government Relations*, Subject Matter

Jaret Seiberg, *Managing Director, Financial Services and Housing Policy Analyst*,
Cowen Washington Research Group

Brian Brooks, *Acting Comptroller of the Currency*, Office of the Comptroller of the
Currency

(Moderator) Richard Hunt, *Richard Hunt Consumer Bankers Association*,

10/01/2020 1:00PM - 1:55PM

Auto Finance

The Dealership of Tomorrow 2.0

America's franchised new-car dealers are at present navigating a period of uncertainty, trying to make sense of evolving customer requirements as well as technological developments in the fields of electric vehicles, autonomous vehicles, and mobility services. In 2015 the National Auto Dealers Association (NADA) launched a project called "Dealership of Tomorrow," to provide its members with thoughtstarters, data, and insights about these trends, in order to assist them in their own planning processes. In 2017 version 1.0 was released, and in early 2020 version 2.0. Now with the arrival of the virus there is a mid-2020 update available as well. The author of the

NADA "DOT" reports, Glenn Mercer, will review their key findings and how they evolved over the last five years.

Speaker(s):

Glenn Mercer,

Rich Porrello, *EVP - President, Vehicle Finance and Dealer Services*, Huntington Bank

10/01/2020 1:00PM - 1:55PM

Community Reinvestment

Thinking Outside the Box on Community Development

With many banks competing in CRA "hot spots", new and innovative programs can help maximize CRA activity. However, uncertainty about these programs can sometimes inhibit their use.

In this session, you will learn:

- * New types of programs being considered for CRA credit;
- * How your bank can innovate while still ensuring you receive CRA credit; and
- * What top financial institutions are doing in this space to increase their CRA activity.

Speaker(s):

Melissa Borino, *Director, CRA Governance*, BMO Harris Bank

Dora Brown, *Senior Vice President*, IBC Bank

Adrian Villarreal, *President and CEO: McAllen Branch*, IBC Bank

Alan Urie, *Senior Vice President & CRA Officer*, Synchrony Financial

(Moderator) Maren Colon, *Maren Colon*, Consumer Bankers Association,

10/01/2020 1:00PM - 1:55PM

Default Management, CFPB

Top Priorities: The Bureau's Focus on Default Management

Through enforcement, supervision, and rulemaking, the Bureau has been extremely active in all things debt collection. With revisions to the FDCPA, a flurry of enforcement actions against debt collectors, and other forms of rulemaking and regulatory relief on debt collection, now is the time to hear what the Bureau has in store moving forward.

In this session, you will learn:

- * What to expect from the Bureau's final FDCPA rule;
- * Other major areas of concern for the CFPB in default management; and
- * How your institution can best comply with developing challenges in default.

Speaker(s):

Mark Tuggle, *Director, Financial Services*, Guidehouse

Stefanie Jackman, *Partner*, Ballard Spahr

John McNamara, *Assistant Director, Consumer Credit, Payments, and Deposit Markets*, Consumer Finance Protection Bureau

Stephen Congdon, *Assistant Vice President, Regulatory Counsel*, Consumer Bankers Association

10/01/2020 1:00PM - 1:55PM

Deposits and Payments, Digital Channels

Open Banking

The cost of information sharing and transacting is causing a decomposition of traditional banking value, chains, creating a whole new set of opportunities and risks for banks. The ability to rapidly establish and manage a tight technological coupling with partners (including fintech companies) will become a new dimension of competition among financial institutions. Panelists will discuss technological, regulatory and market trends driving the rise of open banking along with major player's initiatives in this space, and the implications for global, national and regional retail banks.

In this session, you will learn:

- * The implications open banking in the realm of global, national, and regional retail banks;
- * The ever-decreasing cost of information sharing as it relates to the rise of open banking; and
- * How technological and regulatory risks are driving the rise of open banking.

Speaker(s):

Filippo Scognamiglio, *Managing Director and Partner*, Boston Consulting Group
Secil Watson, *Executive Vice President, Head of Digital Solutions for Business*, Wells Fargo and Company, Inc.

John Pitts, *Policy Lead*, Plaid Inc

Ken Meyer, *Senior Vice President, Divisional Chief Information Officer for Digital Channels & Innovation*, Truist Financial Corporation

10/01/2020 1:00PM - 1:55PM

Fair and Responsible Banking

The Dark Side of Digital Ads: Are Consumers Online for Risk?

Digital marketing is one of the most effective advertising platforms but managing the associated fair lending risks and redlining concerns has been an uphill battle. Third party algorithms that target advertising within certain populations can unintentionally yield discriminatory results. How can your bank best manage risk and still create compliant, yet effective, digital advertisements?

In this session, you will learn:

- * Information about recent enforcement actions or litigation against lenders or platforms;
- * Risks involved in using third parties for advertising, both readily apparent risks and those less obvious; and
- * Approaches you can take to protect your institution from actions.

Speaker(s):

L Jean Noonan, *Partner*, Hudson Cook LLP

Mark Schultz, *Vice President, Operational & Compliance Risk Management, Fair & Responsible Banking*, Capital One Financial Corporation

Darren Welch, *Counsel*, Skadden, Arps, Slate, Meagher & Flom LLP

10/01/2020 1:00PM - 1:55PM

Home Equity

Preparing for Tomorrow's Economy

What is driving the economy today? What risks could have implications for consumers and the housing market?

In the session, you will learn:

- * What policies banks are putting in place to mitigate risk;
- * Consumer and manufacturing trends to affect spend; and
- * Forecast for the housing market in 2020 and beyond.

Speaker(s):

Scott Anderson, *Chief Economist, Senior Vice President*, Bank of the West

(Moderator) PK Parekh, *PK Parekh, Discover Financial Services, Inc.*

10/01/2020 1:00PM - 1:55PM

Internal Audit

Board Matters: Audit Committee Perspectives on the Internal Audit Function

The success of the internal audit function depends on an effective relationship between the audit committee and the internal audit department. Hear from members of retail banking board of directors and audit committees discuss best practices for reporting to the audit committee and promoting direct feedback from the audit committee. In this session, you will learn:

- * How the internal audit department can act as a catalyst for positive changes in processes and controls;
- * Ways internal audit can deliver the most value to the audit committee, other directors and management in the areas of controls and risk management;
- * Methods to ensure internal audit priorities are aligned with the audit committee.

Speaker(s):

Martin Pfinsgraff, *Board Member, PNC & PNC Bank*, PNC Financial Services Group, Inc.

John Maxfield, *Executive Editor*, Bank Director Magazine

Kate Shumar, PNC Financial Services Group, Inc.

10/01/2020 1:00PM - 1:30PM

Risk

Creating Efficiencies: Third/Fourth Party Vendor Management

Banks are constantly looking for vendors to expand capacity and improve efficiency for their customers. However, partnering with third, in some cases fourth, parties introduces added risk to banking organizations.

In this session you will learn:

- *Key controls for mitigating financial and non-financial risk;
- *Methods for centralizing manual process to support critical controls; and
- *Strategies for developing consistent controls and testing processes.

Speaker(s):

Dawn Aronoff, *Senior Vice President, Director of Risk Services & Banking, Comerica Incorporated*

David Beam, *Partner, Mayer Brown LLP*

(Moderator) Dawn Aronoff, *Dawn Aronoff, Comerica Incorporated*

10/01/2020 1:00PM - 1:55PM

Small Business, Fraud Management

Fraud in Small Business Customer Experience

In this age of technological advancements and increases in organized crime, financial institutions find it difficult to stay ahead of fraudsters. While the small business customer experience continues to evolve into a multiple channel delivery, fraudulent activity is having an impact on how the customer is viewing their bank. This session will focus combating fraud, and its effect on customer experience.

In this session, you will learn:

- * How digital and human interaction together can create an exceptional customer experience;
- * What strategies fraudsters are using to target small businesses; and
- * What techniques are in place to help protect small businesses from such predators.

Speaker(s):

David Britton, *Vice President of Industry Solutions Global Identity, Experian*

Ann Marie Lynch, *Head of Business Deposits, Wells Fargo and Company, Inc.*

Scott Beyer, *Senior Vice President, Agile Experience Owner, U.S. Bancorp*

Matt Dickson, *Senior Policy Manager, Senior Vice President, Small & Medium Enterprise Banking, Bank of the West*

10/01/2020 1:00PM - 1:55PM

Student Lending

The Economics of Education

Leading economic experts will offer their perspective on market indicators, emerging research, and potential concerns informing their work this year and signals they are monitoring heading into 2021.

In this session, you will learn:

- * What economists are watching as the cost of college continues to skyrocket;
- * The latest economic research on the impacts of student debt; and
- * How college debt is impact attendance and graduate behaviors.

Speaker(s):

Adam Looney, *Senior Fellow*, Brookings Institution

Dubravka Ritter, *Advisor and Research Fellow*, Federal Reserve Bank of Philadelphia

10/01/2020 1:00PM - 1:55PM

Talent Management

How to be an Authentic Communicator in a Virtual Space

Being a good listener is vital to a leader's success. In today's virtual world merely showing up on camera or phone does not inherently make you an active listener. Learn how to be an authentic and effective communicator without ever leaving your home or office by listening for Facts, Feelings and Values.

In the session, you will learn:

- How to specifically know what to do or to avoid doing to be a better listener
- Avoid misunderstandings and wasted time
- How listening to understand can resolve conflicts

Speaker(s):

Jennifer Cowles, *Leader of Leadership & Executive Development*, KeyBank

Maggie Sass, PhD, *Leadership Solutions Partner, Facilitator, Coach*, Center for Creative Leadership

10/01/2020 1:30PM - 1:55PM

Risk

Creating Efficiencies: Artificial Intelligence in Risk Management

COVID-19 has intensified the need to innovate for many banks. As banks consider integrating more artificial intelligence into their bank operations, they also must evaluate the potential risks.

In this session, you will learn:

- *Key controls for mitigating risk with integrating machine learning and artificial intelligence into business operations;
- *Methods for analyzing model validations; and

*Strategies for balancing integrating artificial intelligence with consumer experience.

Speaker(s):

Matthew Perconte, *Managing Director*, Protiviti Inc.

Lucy Pearman, *Managing Director | Global Head of Risk Transformation & Innovation*, Protiviti Inc.

Dawn Aronoff, *Senior Vice President, Director of Risk Services & Banking*, Comerica Incorporated

Jeff Easley, *AVP Product Management, Enterprise Risk Management and Analytics Oversight*, USAA

(Moderator) Dawn Aronoff, *Dawn AronoffComerica Incorporated*,

10/01/2020 2:00PM - 2:55PM

Auto Finance

Download from the Dealers

Pre-COVID-19, dealerships were changing their operations to become increasingly digital. In a post-COVID-19 world, many have had to completely reevaluate how they sell while keeping customers and staff safe. Hear direct from the dealers their biggest concerns, and what they will need from bankers as the effects of this crisis evolve.

In this session, you will learn:

- * The top concerns for dealerships in a post-COVID world;
- * How dealers plan to move forward towards recovery; and
- * What dealers need most from their bank partners in the next six months.

Speaker(s):

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

Rhett Ricart, *Chief Executive Officer*, Ricart Auto Group

Rich Porrello, *EVP - President, Vehicle Finance and Dealer Services*, Huntington Bank

(Moderator) Richard Porrello, *Richard PorrelloHuntington Bancshares Incorporated*,

10/01/2020 2:00PM - 2:55PM

CFPB

Navigating the Compliance Risks of Social Media

Social media allows financial institutions to engage directly with consumers to provide information on products and services and resolve consumer issues in real time.

Forward-thinking institutions are effectively using social media as a driving force for business generation and customer retention. It is critical for banks to understand and manage the complex regulations surrounding social media to mitigate a variety of risks.

This session will explore how financial institutions incorporate social media into their business and manage customer communications through social media. Learn about compliance, reputational, operational and legal issues surrounding the use of social media and ways to mitigate those risks.

In this session, you will learn:

- * The ways financial institutions are using social media;
- * Key risks associated with social media; and
- * Practical advice for managing the risks related to social media use by financial institutions.

Speaker(s):

Riley Key, *Partner*, Bradley

10/01/2020 2:00PM - 2:55PM

Community Reinvestment

Cross-Collaborating on CRA & Fair Lending Analytics:

More data, more specialization, fewer resources and more requests; now is the time to coordinate communications and analysis to create efficiency and consistency.

Compliance experts will discuss their process for collaborating across functional teams to set strategies, evaluate performance and inform internal and external stakeholders on progress to compliance goals.

In this session you will learn:

- * How to best coordinate across teams within your institution;
- * Key area of concerns for each examination; and
- * Top priorities for regulators through their data collection.

Speaker(s):

Tim Burniston, *Senior Advisor, Regulatory Strategy*, Wolters Kluwer

Staci Glenn Short, *Senior Vice President, Community Development Program Director*, Huntington Bancshares Incorporated

Britt Faircloth, *Consulting Manager*, Wolters Kluwer

10/01/2020 2:00PM - 2:55PM

Default Management

Can You Hear Me Now? Developments in TCPA

TCPA reform has been due for years, with many financial institutions holding on key technological developments until reform is complete. Industry experts will discuss how to finally get a customer on the other end of that call without the myriad of concerns that currently exist.

In this session, you will learn:

- * Top concerns regarding TCPA;
- * How FCC mandated call authentication technologies will change the scheme; and
- * Effects of new call-blocking technologies.

Speaker(s):

Eric Troutman, *Partner*, Squire Patton Boggs

Jeremy Gladstone, *Director, Assistant General Counsel*, Capital One Financial Corporation

Stephen Congdon, *Assistant Vice President, Regulatory Counsel*, Consumer Bankers Association

Petrina McDaniel, *Partner*, Squire Patton Boggs

10/01/2020 2:00PM - 2:55PM

Deposits and Payments, Fraud Management

Faster Payments: A Framework for Decision Making

Faster payments are evolving in the U.S. market. Panelists will discuss the expectations of various stakeholders share their framework for commercializing immediate payment and explore applicability by case and customer segment.

In this session, you will learn:

- * How financial institutions are evaluating faster payment opportunities;
- * What is the importance of decision-making criteria such as competitive pressures, IT prioritization, product roadmap, and customer fit; and
- * How banks think about risk management for immediate transactions.

Speaker(s):

Erin McCune, *Partner*, Glenbrook Partners LLC

Matt Wind, *Senior Vice President, Director of Retail Channel Services Division*, Comerica Incorporated

Kevin Condon, *Senior Vice President, Consumer Deposit Products and Small Business Products*, Bank of America Corporation

Adriana Bello, *Vice President, Product Development, Payments, Digital Banking*, Capital One Financial Corporation

10/01/2020 2:00PM - 2:55PM

Fair and Responsible Banking

AI & Machine Learning: Transforming the Credit Ecosystem

Banks are increasingly investing in AI-based algorithms and machine learning models for credit underwriting, but where is it being used, or not used? At what cost? The financial services industry is on the verge of considerably expanding financial inclusion if it can get this balance right. Hear from a panel of experts and practitioners on how banks can successfully navigate data-driven lending.

In this session, you will learn:

- * The fast-paced developments with AI and machine learning models;
- * Fair lending and regulatory risks to consider when implementing models; and
- * How to mitigate disparate impact risk.

Speaker(s):

Michaela Albon, *Senior Vice President, General Counsel, Residential & Consumer Lending*, TIAA Bank

Jay Budzik, *Chief Technology Officer, Zestfinance*
Stephen Hayes, *Partner, Relman Dane & Colfax, PLLC*
Stephen Hicks, *Senior Vice President, Enterprise Risk Executive, Bank of America Corporation*

10/01/2020 2:00PM - 2:55PM

Home Equity

Home Equity Product Interactive Discussion

Engage with industry experts and peers about home equity product. Led by CBA's home equity product subcommittee, this interactive session will provide attendees an opportunity to network, obtain data and share best practices. Topics will include:

- * Is the Home Equity product still relevant to Consumers?
- * With the recent impacts to Home Equity, what is here to stay, and what will go back to the way it was?
- * What are we going to do about it?

Speaker(s):

Jason Holmes, *Vice President, Home Equity Product Management, TD Bank*
Ken Flaherty, *Home Equity Underwriting Manager, Huntington Bancshares Incorporated*
David Garcia-Hernandez, *Director, Home Equity Originations, BBVA USA*
Jessica Glaza, *Assistant Vice President, Consumer Credit Product Manager, U.S. Bancorp*

10/01/2020 2:00PM - 2:55PM

Internal Audit

Managing Expectations: Internal Audit Considerations for Telework and Return-to-Work

After the COVID-19 seclusions and increasing numbers of employees working remotely, many are left wondering: "Will the workplace ever return to normal?" In some ways, probably not, requiring preparation for a new normal regardless of how long the health risks remain. As the shift to telework becomes the new way of life, managing expectations is key. In this session you will learn:

- * Effective strategies for implementing a successful remote working environment;
- * Perspectives of new employees as they enter the remote environment and insights on what can make their transition easier; and
- * Advice on what to expect when employees return to working in the office and what to expect.

Speaker(s):

Louise OConnell, *Chief Audit Executive, Woodforest National Bank*
Timothy Lane, *Senior Vice President and Chief Internal Auditor, Rockland Trust Company*

Kate Shumar, PNC Financial Services Group, Inc.
Jim Tarantino, *Director, Risk Consulting*, RSM

10/01/2020 2:00PM - 2:55PM

Small Business

The Unexpected Time Machine

Overnight, the future arrived. The global pandemic rapidly accelerated our ability to experience the challenges when traditional distribution channels disappear. In this session, we will discuss the impact on small business customer engagement and ways to most effectively leverage an omnichannel small business customer engagement model to retain and grow relationships with your customer base.

In this session you will:

- * Learn how banks attempted to react to the unexpected, what worked and what didn't;
- * Understand what was learned through the process; and
- * Learn how to effectively blend digital and human interactions seamlessly across channels

Speaker(s):

Dan Mercurio, *Head of Strategic Partnerships*, SigFig

10/01/2020 2:00PM - 2:55PM

Talent Management

The Company You Keep: Attracting & Retaining Top Talent Now to Enable Future Growth

Join our discussion of how companies are responding to COVID19 impacts to the workforce, and possible re-entry, and what this says about their D&I and culture.

Speaker(s):

Kat Sanchez, *Director, Risk & Compliance*, Protiviti Inc.

Jennifer Cowles, *Leader of Leadership & Executive Development*, KeyBank

ON DEMAND CONTENT

Available Anytime

The CFPB's Prioritized Assessments: What's Next?

One of the Bureau's swiftest responses to the COVID-19 pandemic was its novel "prioritized assessments", targeted examinations on the products, services, and customers most at risk as a result of the ongoing financial crisis. Banks responded quickly to the Bureau's requests, and now we work together to protect consumers through new and developing financial challenges. Hear from the Bureau's Associate Director of Supervision, Enforcement & Fair Lending, Bryan Schneider, on the Bureau's focus with prioritized assessments, and top issues in enforcement for the next stages of this pandemic.

CFPB Fair Lending Hot Topics: What is happening at the CFPB!

Hear directly from Patrice Ficklin, Assistant Director Fair Lending, CFPB, as she discusses all recent activity associated with Fair Lending.

CFPB HMDA Data Browser Demo

Come see the new CFPB HMDA Tool. Hear directly from the CFPB on their new tool and how it works.

The OCC "True Lender" Proposed Rule and Madden

Alan will breakdown the "madden" issue and give perspectives on where litigation stands today and future regulation.

The CFPB's New Advisory Opinion Program

In June of this year, the CFPB unveiled a new advisory opinion program, designed to clear up regulatory grey areas and matters of unsettled laws for the Bureau's regulated entities. A pilot program is live right now, with a final program on the way. Each new advisory opinion will have the force and effect of interpretive rules, meaning banks have a real opportunity to advocate for change. Hear from the Bureau's former Deputy Director, Brian Johnson, on how these opinions will function, how they work within the Bureau's other regulatory tools, and other major priorities at the Bureau moving forward.

Seila Law: What does it Mean for CFPB Leadership?

In late June 2020, in *Seila Law v. CFPB*, the U.S. Supreme Court held the structure of the CFPB, who with a single-director who the President could not remove without cause, violates the separation of powers mandated by the U.S. Constitution. The decision allowed the CFPB to continue to operate but effectively established the Director as an at-will position, removable by the President. Here from an appellate law expert, Peter Siegal, and CBA's, André Cotten, on the future of the CFPB and separation of powers doctrine.