

## 4 Two Sides of the Same Coin:

*Driving strategic growth with CRA and fair lending tools*

BY LYNN WOOSLEY, CRCM and OLIVIA KELMAN

Explore how CRA and fair lending compliance programs can double as powerful growth tools. By applying a strategic lens to peer analysis, mapping, and performance context reviews, banks can identify underserved markets, refine product strategies, and uncover new opportunities for expansion.

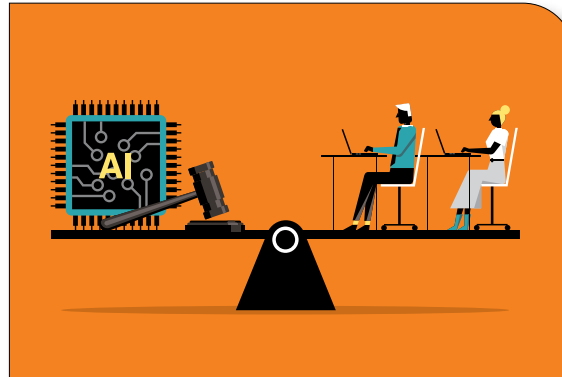


## 14 Deploying agentic AI in BSA and sanctions compliance:

*Opportunities, risks, and governance*

BY KENDALL HOWELL

Learn how agentic AI is reshaping BSA and sanctions compliance by automating complex investigative workflows and due diligence processes. As banks explore deploying this emerging technology, understanding the governance, model risk, and oversight challenges of autonomous systems will be critical.



## 24 Leadership continuity: A risk-based approach to succession planning

BY MARK MILLER

Consider how banks can treat succession planning as a core risk management function rather than an HR exercise. By identifying critical roles, developing internal talent, and preparing for unexpected departures, institutions can protect operational stability and strengthen long-term leadership resilience.

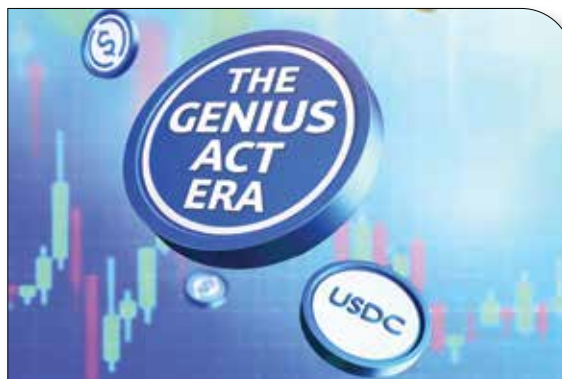


## 34 The Genius Act era:

*How the U.S. stablecoin framework is reshaping banking and the future of digital finance*

BY THOMAS GRUNDY, CRCM

The Genius Act establishes the first federal framework governing payment stablecoins, defining issuer eligibility, reserve management, and transparency requirements. With extensive rulemaking underway, banks and fintechs must begin positioning for a new supervisory regime and a rapidly evolving digital payments landscape.



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