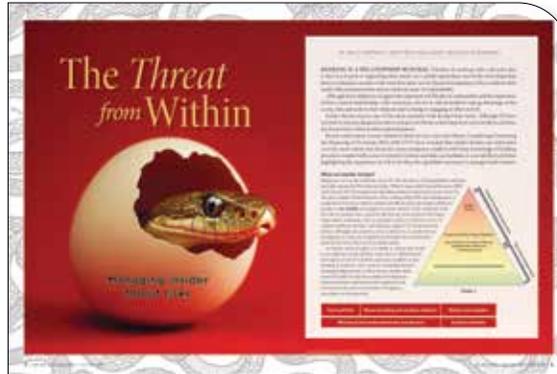


4 The threat from within: Managing insider threat risks

BY DALE KASPRZYK, MATTHEW HASLINGER AND ERIC WISCHMAN

Discover how insider threats can undermine your institution's defenses, and what steps you can take to identify, investigate, and mitigate them before they escalate into regulatory, reputational, or financial harm.



COLUMNS

10 Risk
The integral relationship between capital planning and model risk management
BY SHANNON KELLY

22 Crypto
Navigating red flags in crypto: A compliance roadmap for financial institutions
BY ARI REDBORD and THOMAS ARMSTRONG

34 CRA
CRA time warp: What's old is new again
BY BRIAN WATERS

44 Compliance Fundamentals
Electronic funds transfers: Requirements of overdraft services
BY JIM TREACY, CPA

16 How to build a comprehensive risk event governance program

BY TINA M. SHAVER, CRCM, CAMS AND ANDREW H. BYER, CRCM

Learn how to build a risk event governance program that promotes cross-functional accountability, meets regulatory expectations, and helps prevent repeat issues through clear remediation and validation practices.



26 The invisible heist: Unmasking synthetic fraud and its impact

BY DUSTIN J. EATON, CAFP AND STEVE LENDERMAN

Uncover how synthetic identities and entities are reshaping the fraud landscape — and explore the advanced tools, data strategies, and collaborative defenses financial institutions need to stay ahead of this growing threat.



DEPARTMENTS

3 Letter from the Editor
BY LAINE CROSBY

48 From the Hotline
BY LESLIE CALLAWAY, CRCM, CAMS, CAFP and TERRY L. HOLLINGER, CRCM

50 Regulatory Developments Table

52 Continuing Education Quiz

38 Everyone lives in a flood zone: What every lender should know

BY DONALD J. BROWN, CRP, CICA, CIEC

Get practical answers to the most common flood compliance questions — and learn how lenders can strengthen controls, avoid costly missteps, and stay ahead of the evolving requirements of the Flood Disaster Protection Act.

