

## 4 The Genius Act in 2026:

*A strategic inflection point for U.S. banks*  
BY THOMAS GRUNDY, CRCM

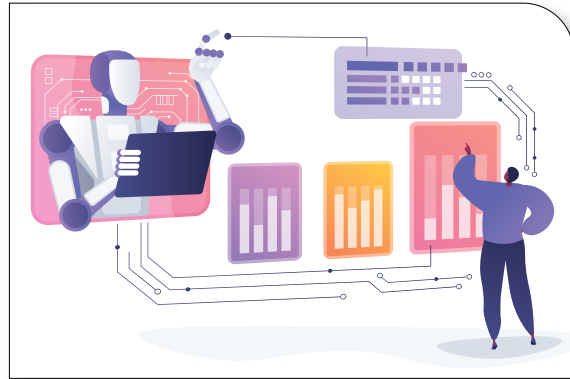
The GENIUS Act is forcing banks to confront urgent strategic and operational decisions around stablecoins, digital asset custody, partnerships, and tokenized deposits. Here's how institutions can prepare for a new era of payments infrastructure, heightened supervisory expectations, and intensifying competition across the financial services landscape.



## 16 Models, algorithms, and automation in bank compliance

BY LYNN WOOSLEY, CRCM

Explore how financial institutions can balance innovation with governance, human oversight, and regulatory defensibility as compliance programs become more data-driven and technology-enabled.



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*Turning post-close review into a control loop*  
BY MARK MILLER, CRCM, CERP

HMDA errors do more than create filing problems; they can distort fair lending analysis, weaken CRA narratives, and undermine confidence in a bank's compliance management system. Learn how automation and post-close review can transform HMDA validation from a year-end scrub into a continuous, exam-ready control loop.



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*Expanding protections and compliance considerations*

BY CHRIS WILLIS, ESQ. AND RYAN LABRIOLA

State SCRA laws are expanding protections for servicemembers in ways that go beyond the federal framework, creating new operational and compliance considerations for financial institutions. Explore practical strategies for managing evolving state requirements, strengthening policies and procedures, improving military-service identification processes, and reducing enforcement risk.



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