



2025 Program

Monday, June 9, 2025

2:00 PM – 6:00 PM Early Registration Open

3:00 PM – 4:00 PM Start Your Engines: New Attendee Welcome

Start your engines and get ready to zoom into your conference experience! Join us for your first pit stop where you can connect with fellow new attendees, share tips, and get the inside track on maximizing your time here. Whether you're looking to navigate the conference circuit, make new connections, or just enjoy the ride, this session is the perfect way to rev up your journey.

Note: This is not a CE-Credited Session.

Speakers:

Maureen Carollo CRCM, CAMS, Compliance Consultant

Dorothy Friedlander, Vice President, Risk and Compliance Educational Programs, American Bankers Association

Tiffany Temple, Senior Vice President, Director Credit Risk Management, Hancock Whitney Bank

Thomas Williams, CRCM, CCBIA, ACT Specialist, Executive Vice President, Compliance Director, United Bank

4:00 PM – 6:00 PM Pre-Game: Conference Meet and Greet

It's time to pre-game before the action begins tomorrow! Register tonight, have a drink and meet up with old and new friends before you head to dinner!

Tuesday, June 10, 2025-Day 1

7:00 AM – 5:30 PM Registration Open

7:00 AM – 9:00 AM Welcome Continental Breakfast

9:00 AM – 10:30 AM General Session 1

Risk Blitz: The RCC Game Show!

Get ready for a lively session that combines the excitement of a game show with the insights of a general session. Our pre-selected contestants will tackle compliance and risk challenges, uncover real-world solutions, and have fun all at the same time! Contestants will guess the leading responses to a wide range of scenarios, followed by engaging discussions that reveal why certain solutions resonate and how to find what works best for your institution.

Kick off your conference journey with fresh insights, actionable ideas, and a dose of friendly competition!

Host:

Ryan Rasske, Senior Vice President, Risk and Customer Markets, American Bankers Association

COMPLIANCE TEAM

Renee Huffaker, CRCM, Executive Director Enterprise Risk and Compliance, Arvest Bank

Salvatore Maiorana, Chief Compliance Officer, KeyBank

Aaron Rykowski, CRCM, CERP, CAFP, Executive Vice President and Chief Compliance Officer, WesBanco Bank, Inc.

Ann Marie Tarantino CRCM, CRP, AMLP, Senior Vice President, Chief Compliance Officer & Risk Officer, Esquire Bank

Bill Tucker, Chief Compliance Officer, CRCM, CAFP, CERP, CIA, First Carolina Bank

Cara Williams, CERP, CRCM, CCEP-I, Chief Compliance Officer, Cornerstone Capital Bank

RISK TEAM

Shayna Arrington, Chief Risk Officer, Servbank

Mary Clouthier, Chief Risk Officer, Cornerstone Capital Bank

Krysti Cunningham, Senior Vice President, Chief Risk Officer, Security National Bank of Omaha

Tina M. Shaver, CRCM, CAMS, Risk Consultant, Wesbanco, Inc.

Lynn Tarantino, Senior Vice President, Chief Growth Officer, Cenlar FSB

Tiffany Temple, Senior Vice President, Director Credit Risk Management Hancock Whitney Bank

10:30 AM – 11:00 AM Move to Next Session

11:00 AM – 11:30 AM Concurrent Series 1: “The Rev Up Zone”

Repeated in Series 2

Fast and Furious! Rev up your understanding of the latest policy changes in Washington as well as the latest ABA industry-impactful projects. These 30-minute briefings are exactly what you need to rev up for the race on the RCC information superhighway!

NOTE: Because most of the uncertainty in latest policy changes, topics are subject to change and we haven’t expanded heavily on what we will offer because so much is up in the air. You can count on the ABA to bring you the absolute latest information and guidance as you navigate this difficult time.

1A Pace Car or Race Car – Check Engine Lights On Your Overdraft Program

Repeated in 2A

With the CFPB’s overdraft final rule rescinded, where does that leave your program? What questions should you ask in evaluating your overdraft program compared to industry trends? Join us for this Rev Up Zone session where we will cover the latest regulatory developments on overdraft program expectations as well as pose considerations for review to gauge if your program is in the right gear for the road ahead.

Moderator:

Cara Williams, CERP, CRCM, CCEP-I, Chief Compliance Officer, Cornerstone Capital Bank

Speaker:

Jonathan Thessin, Vice President and Senior Counsel, Regulatory Compliance and Policy, American Bankers Association

1B Do All of the AMLA Proposals and Recent BSA Updates Have You Spinning in Circles?

Repeated in 2B

AML/CFT compliance remains in the spotlight and bankers seem to have more questions than answers with all the proposed changes these days. The session will provide an update on the latest topics gaining focus in AML/CFT. We will discuss the most recent changes to the Corporate Transparency Act (CTA) and what this might mean for CDD expectations, as well as what the status of the AMLA proposal and its potential finalization. We will also revisit the latest developments in BSA reporting, cryptocurrency, debanking concerns and sanctions compliance. Lastly, we provide an overview of

legislative developments that banks and their board should be keeping an eye on.

Moderator:

Maureen E. Carollo, CRCM, CAMS, Compliance and Risk Consultant

Speaker:

Heather Trew, Senior Vice President and Counsel, BSA, AML, Sanctions, American Bankers Association

1C Hit the Gas or Pump the Brakes – When Are Your Holds Reasonable?

Repeated in 2C

Striking the right balance between preventing fraud and providing timely access to funds is an ongoing challenge for banks. With increased scrutiny from customers and attention from the CFPB, the pressure to implement reasonable policies for check holds has never been greater. This session delves into the latest regulatory expectations for reasonable cause holds and showcases how bankers are navigating these challenges within their institutions. Gain practical insights and strategies to refine your approach, ensuring compliance while maintaining customer trust. You'll leave with a clearer understanding of what “reasonable” really means—and how to achieve it effectively.

Moderator/Speaker:

Aaron Rykowski, CRCM, CERP, CAFP, Executive Vice President and Chief Compliance Officer, WesBanco Bank, Inc.

Speaker:

Hallee Morgan, Vice President and Senior Counsel, Regulatory Compliance and Policy, American Bankers Association

1D 1071: Are We Done or Just Getting Started?

Repeated in 2D

Right now, we are in a hold pattern surrounding 1071. This is a placeholder for a session covering critical updates surrounding 1071 as we believe we will have more answers by June.

Moderator/Speaker:

Kitty Ryan, Senior Vice President, Fair and Responsible Banking, American Bankers Association

Speaker:

Renee Huffaker, CRCM, Executive Director Enterprise Risk and Compliance,
Arvest Bank

**1E Servicing: A Comprehensive Overview of Potential Regulatory Changes
and Litigation Challenges**

Repeated in 2E

Servicing faces pressure from every angle—regulatory scrutiny, litigation risks, and the complexities of operational and technological innovation. This session sets the stage for a deeper dive into operational and innovation challenges later in the conference.

In this 30-minute session, you'll gain a concise yet comprehensive overview of the most critical regulatory, enforcement, and litigation issues impacting servicing today. Gain critical insights to help you navigate the growing complexities of compliance, preparing you for Part 2, where we'll explore practical strategies for adapting operations and integrating emerging technologies in the evolving regulatory environment of servicing.

Moderator:

Sharon Whitaker, VP, CRE & Mortgage Finance, American Bankers
Association

Speaker:

Jason R. Bushby, Partner, Bradley

**1F Red Light – Green Light: Managing Examinations and Enforcement
Concerns During a Transition**

Repeated in 2F

This session is your 30-minute guide to managing ongoing exam and enforcement concerns in the midst of an administration transition. Our legal expert, formerly with the CFPB, will highlight how to identify next steps, how to communicate with federal regulators during this time of uncertainty and when documentation is appropriate.

Moderator:

Kevin Georgetti, Esq. CRCM CERP CAMS LLM, Senior Vice President, Chief
Compliance Officer, OceanFirst Bank N.A.

Speaker:

John Coleman, Partner, Orrick, Herrington & Sutcliffe LLP

1G Risk and Compliance Workforce Excellence: Mapping a Strategy Through ABA

Repeated in 2G

Compliance and Risk Officers follow varied career paths, and expanding your knowledge and experience is key to unlocking a wide range of opportunities. Leaders play a crucial role in coaching and mentoring their teams towards advancement and new responsibilities. Join our ABA team to see how bankers are crafting personalized career roadmaps that encompass education, engagement, and volunteerism. Discover how you and your team can prepare for changes in the banking industry by leveraging a multidisciplinary course of study that you might not have considered before. From free ABA resources to member-discounted educational offerings, to opportunities to engage directly with ABA in shaping our policy and other initiatives, we'll guide you through the areas you should explore to pursue workforce excellence.

Speakers:

Kim Michael, Vice President, Member Outreach, American Bankers Association

Gauri Sharma, Vice President, Professional Certifications, Risk and Compliance, American Bankers Association

11:30 AM – 11:45 AM Move to Next Session

11:45 AM – 12:15 PM Concurrent Series 2 The Rev Up Zone (Choose from ten sessions)

Repeated from Series 1

Fast and Furious! This Rev Up Zone series of breakouts is the way you can rev up your understanding of the latest policy changes in Washington and other industry-impactful projects. These 30-minute briefings are exactly what you need to rev up for the race on the RCC information superhighway!

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Moderator:

Kevin Georgetti, Esq. CRCM CERP CAMS LLM, Senior Vice President, Chief Compliance Officer, OceanFirst Bank N.A.

Speaker:

John Coleman, Partner, Orrick, Herrington & Sutcliffe LLP

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Compliance and Risk Officers follow varied career paths, and expanding your knowledge and experience is key to unlocking a wide range of opportunities. Leaders play a crucial role in coaching and mentoring their teams towards advancement and new responsibilities. Join our ABA team to see how bankers are crafting personalized career roadmaps that encompass education, engagement, and volunteerism. Discover how you and your team can prepare for changes in the banking industry by leveraging a multidisciplinary course of study that you might not have considered before. From free ABA resources to member-discounted educational offerings, to opportunities to engage directly with ABA in shaping our policy and other initiatives, we'll guide you through the areas you should explore to pursue workforce excellence.

Speakers:

Kim Michael, Vice President, Member Outreach, American Bankers Association

Gauri Sharma, Vice President, Professional Certifications, Risk and Compliance, American Bankers Association

12:15 PM – 1:30 PM

Partner Game Changers

Bridging cutting-edge solutions with today's banking challenges.

A dynamic luncheon session featuring rapid product pitches and in-depth dialogue between innovators and banking executives.

Panelists:

Jo Ann Barefoot, Co-Founder & CEO, Alliance for Innovative Regulation

Aaron Rykowski, CRCM, Senior Vice President and Chief Compliance Officer, WesBanco Bank, Inc.

1:30 PM – 1:45 PM

Move to Next Session

1:45 PM – 2:30 PM

Concurrent Series 3

Repeated in Series 4

3A AI Governance: Mapping Out a Strategy for Today and Tomorrow

Repeated in 4A

It is imperative to not only create comprehensive policies and procedures for employee use and business case use scenarios but you also need an overall AI governance framework. This session will help you identify and define emerging technologies and how they fit into your risk governance structure. This includes ideas on setting your bank's AI risk appetite, developing metrics and more. You will also consider how to keep your AI governance strategy current, given the rapid evolution of technology. While this session will touch on third party risk as it relates to AI, we invite you to delve deeper in our immersive session on overall third party risk management in our learning lab series.

Moderator:

Jennifer L. Gemma, Director, Operational Risk, Key Bank

Speakers:

Chinmoy Bhatiya, Executive Director, Generative AI Emerging Technologies and New Realities, Capco

Peter Dugas, Executive Director, Capco

3B Is Your Data Safe in the Age of AI?

Repeated in 4B

AI data has emerged as a critical asset, driving innovation, decision-making and efficiencies. It also raises significant challenges related to data security, quality, accuracy and privacy. This session will provide a Data Audit Framework which will provide a means to evaluate the effectiveness of data controls throughout the organization.

Moderator/Speaker:

Ryan T. Miller, CIPP/US, Vice President & Senior Counsel, Innovation Policy, American Bankers Association

Speaker:

Cindy Tu, CISA, CISSP, CPA, CDMC, AWS SAA,
Director of Data & IT Audit, Internal Audit, Discover Financial Services

3C How Hungry Are You? Tying your Risk Appetite Statement to Your Strategic Plan

Repeated in 4C

Aligning your risk appetite with your strategic plan is crucial for sustainable success. Often, risk appetite statements are approved by the board in isolation from the strategic plan, leading to misaligned metrics and objectives. This session will delve into innovative strategies for seamlessly integrating risk management into your strategic planning process including how to synchronize risk management with decision-making across business lines. Learn how to transform your risk appetite statement into a dynamic, living document that informs and enhances all strategic discussions. By the end of this session, you'll be equipped with practical insights and actionable steps to ensure that risk management is at the heart of your strategic planning, driving your organization towards its goals with confidence and clarity.

Moderator/Speaker:

Cara Williams, CERP, CRCM, CCEP-I, Chief Compliance Officer, Cornerstone Capital Bank

Speakers:

Tina M. Shaver, CRCM, CAMS, Risk Consultant, Wesbanco, Inc.

Bill Tucker, Chief Compliance Officer, CRCM, CAFP, CERP, CIA, First Carolina Bank

3D Interested in Interest Rates? Hedging Your Strategy In Response to Potential Change

Repeated in 4D

The evolving interest rate landscape presents both challenges and opportunities, especially in the face of potential shifts brought about by economic and policy changes. This session is tailored for Chief Risk Officers and senior risk leaders seeking strategic approaches to align interest rate risk management with the uncertainties ahead.

Dive into a high-level exploration of how interest rate changes are influencing deposit behavior, portfolio performance, and lending strategies. With an eye on emerging policy shifts from the new administration, we'll examine how to proactively respond to these changes while maintaining a balanced and effective risk approach.

This session will also uncover practical methods to refine hedging strategies, adapt portfolios, and assess regulatory and business implications, providing leaders with the tools to navigate volatility and uncertainty with confidence.

Moderator:

John P. Bonora, CRCM, Executive Vice President, Chief Financial Officer, Chief Risk Officer and Treasurer, First County Bank

Speakers:

Chris Fienup, Managing Director, Financial Institutions Strategies, Raymond James

Kevin Gray, Managing Director, FinPro, Inc.

3E New Turns on the Track: Regulatory Change Management

Repeated in 4E

In a world where the only certainty is uncertainty, managing regulatory change remains a top compliance challenge. To stay ahead, it's essential to develop a strategic roadmap that identifies what needs monitoring and what requires immediate action for your institution.

This session will provide you with a comprehensive framework to evaluate both short-term and long-term strategies for managing regulatory change. Speakers will discuss controls for ongoing monitoring in relation to your risk tolerances. You'll also hear how bankers are addressing regulatory changes at the state level and how federal and state regulatory changes may impact your third-party relationships.

In this unprecedented time of change, don't miss the opportunity to equip yourself with the knowledge to navigate regulatory changes confidently.

Moderator:

Kevin Georgetti, Esq. CRCM CERP CAMS LLM, Senior Vice President, Chief Compliance Officer, OceanFirst Bank N.A.

Speakers:

Stacey Hyre, CRCM, Senior Vice President, Regulatory Change Director, Corporate Compliance, US Bank

Thomas Williams, CRCM, CCBIA, ACT Specialist, Executive Vice President, Compliance Director, United Bank

3F Flood, Fire and Forecasting the Future: Managing Credit Risk in Disasters

Repeated in 4F

While banks have taken steps to prepare for the impact of natural disasters, recent catastrophic unforeseen disasters have unfolded, introducing an unprecedented set of credit risk challenges. Despite their readiness, banks still found themselves making reactive decisions and implementing real-time mitigating controls for the first time.

Join our panel of experts as they share new risks and how they are mitigating those risks. We'll begin with a discussion of the acute response bankers have used to support customers and manage bank credit risk exposure. This will be followed by a discussion of unintended long-term consequences of various risk mitigation strategies in particular market.

Moderator:

Lynn A. Tarantino, CRCM, CAMS, Senior Vice President, Chief Growth Officer, Cenlar FSB

Speakers:

Joseph Pigg, Senior Vice President, Sustainable Finance and Mortgage Policy, American Bankers Association

Tiffany P. Temple, Senior Vice President, Director, Credit Risk Analytics, Hancock Whitney Bank

3G Don't Pay the Piper in Payments Technologies

Repeated in 4G

Indy car races are fast with the top speed recorded exceeding 230 mph. While the speed of payments can be considered fast, it is increasing. Along with that, the speed that fraudsters implement new schemes is also increasing. This session will explore leading practices that fraud detection

and prevention methods can be used to address these increasing velocities and ensure we don't lose the race.

Moderator/Speaker:

Scott H Pope, CRCM, Senior Vice President, Payments CRO, Risk and Compliance Senior Manager – Consumer and Small Business Payments, U.S. Bank

Speaker:

Patricia "PJ" Halverson, Chief Compliance Officer, Bluestem Brands

3H Turn Around - Don't Drown: Understanding Your Flood Insurance Risk Exposures

Repeated in 4I

Join us as we navigate the stormy seas of regulatory requirements, puzzling loan scenarios, and real-world case studies. From maximum coverage calculations to tricky condo conundrums, we'll challenge your knowledge with some of the toughest flood compliance risks banks face today. With your hand ready and wits sharp, compete against fellow compliance pros to see who can rise above the flood of complex rules and regulations. Will you walk away dry and victorious, or will the compliance tides sweep you under? There's only one way to find out—let the flood compliance showdown begin!

Moderator:

Renee Huffaker, CRCM, **Executive Director Enterprise Risk and Compliance**, Arvest Bank

Speaker:

Heather H. Wright, Shareholder, Buchalter

3I CECL Unleashed: Strategies for Now and the Future

Repeated in 4I

You've seen sessions on CECL before, but this year, we are focused on updating what you know! In fact, we want to unleash your potential to identify and mitigate implementation challenges in creating effective CECL modeling and reporting. From helping you understand the impact of varying portfolio dynamics to ensuring your modeling results are strong and actionable, this session will help you go deeper and more effectively into the process of anticipating credit losses. This session is designed for risk officers, and not accountants, although accountants are always welcome!

Moderator:

Joshua Stein, Vice President, Accounting and Financial Management,
American Bankers Association

Speakers:

David W. Christiansen, Senior Vice President, Chief Credit Officer, First
County Bank

Will Ji, CFA, FRM, First Vice President, Quantitative Analyst Team Leader,
Credit Risk Management, Valley National Bank

2:30 PM – 2:45 PM

Move to Next Session

2:45 PM – 3:30 PM

Concurrent Series 4

Repeated from Series 3

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Repeated from 3A

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3:30 PM – 3:45 PM

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3:45 PM – 5:00 PM

General Session 2

Tick Tock, It's Time for Tech Talk: Can't Turn a Blind Eye To AI

As bankers in risk and compliance begin to engage more deeply in the use of AI to manage risk, especially through third parties, are they deploying strong governance practices and creating a roadmap for its future use?

Join us to explore how AI can be effectively managed and integrated, ensuring that your organization is well-equipped to navigate the complexities of AI in today's dynamic environment. Our expert panel will delve into the top risks associated with AI in risk and compliance, providing a comprehensive discussion on risk frameworks, governance, controls, and the operationalization of AI into policies and procedures across the enterprise. Attendees will gain valuable insights into establishing a robust AI governance strategy that enhances organizational resilience and compliance.

Moderator:

Brooke Ybarra, Senior Vice President, Innovation and Strategy, American Bankers Association

Speakers:

Jo Ann Barefoot, Co-Founder and CEO, Alliance for Innovative Regulation,

Nick Baxter, Executive Vice President, Chief Risk Officer, First National Bank of Omaha

Jesse Cresswell, PhD, Lead Machine Learning Scientist, Risk, Layer 6 AI, TD Bank Group

Harsh Pandya, Vice President, Product Management, Saifr, Fidelity Investments

5:00 PM – 6:00 PM

Opening Reception in The Hub

6:00 PM – 8:00 PM

No Assessments Reception

-for current CRCMs and CERPs only

Wednesday, June 11, 2025-Day 2

7:30 AM – 5:30 PM

Registration Open

7:30 AM – 8:15 AM

Wednesday Power Breakfast Sessions

Take full advantage of your conference experience! Join one of our expert corporate partners for a quick-paced informative session all while enjoying breakfast. Seating is first-come, first-served – no reservations are required. A breakfast buffet will be available from 7:15-7:45 AM for attendees attending these sessions.

Power Breakfast #1: Risk & Compliance – Model Risk Management and Independent Price Verification

Gaining more Visibility and Scrutiny

-Sponsored by BDO

A year after our initial discussion on Model Risk Management (MRM), significant progress has been made, with mid-size banks and the community embracing robust MRM programs that include comprehensive model inventories and rating systems. Key focus areas for a successful MRM framework now include the rapid development of AI/ML models, the rebuilding of failed models, management override concerns, and the need for thorough model documentation to ensure data reliability and relevance.

Speakers:

Sudip K. Chatterjee, Managing Director, BDO

Matthew Foley, Managing Director, Valuation and Business Analytics, BDO

Daniel Miller, CMA, Manager, Valuation and Capital Market Analysis, BDO

Power Breakfast #2: From Regret to Relief: How Forward-Thinking Banks are Automating Compliance for Good

-Sponsored by: Encapture

Tired of living in fear of audits, data errors, and missed deadlines? You're not alone. In this session, discover how leading banks are turning compliance from a reactive burden into a proactive advantage by automating critical workflows. Learn how automation can help your team reduce manual effort, improve data accuracy, and eliminate the "what-ifs" that keep you up at night.

Speaker:

Brynna Desantiago, Head of Marketing, Encapture

Power Breakfast #3: Navigating the Storm: Crypto Cyclone, State-Level Squalls, and Deregulation Downpour

-Sponsored by Wolters Kluwer

Brace yourself for a whirlwind of insights as Wolters Kluwer experts return to tackle today's most turbulent topics. This fast-paced, power-packed session will arm compliance and risk professionals with the tools they need to survive and thrive through this challenging environment.

Speakers:

Elaine Duffus J.D., CFCS, FLMI, CSCP, Senior Specialized Consultant, Financial Services Compliance Program Management Solutions, Wolters Kluwer

Tom Grundy, CRCM, Senior Director, Practice Leader, U.S. Advisory Services Practice, Wolters Kluwer

Mark Miller, CRCM, CERP, Director, Regulatory Compliance and Data Science Solutions, Wolters Kluwer Financial Services, Wolters Kluwer

Lisa Nelson, Chief Executive Officer, Financial and Corporate Compliance, Wolters Kluwer Financial & Corporate Compliance (FCC), Wolters Kluwer

Kris Stewart, JD, CRCM, Senior Director, Product Management, Financial and Corporate Compliance, Compliance Solutions, Wolters Kluwer

Power Breakfast #4: Data Detectives: Finding Red Flags Before Regulators Do

-Sponsored by Abrigo

In today's regulatory environment, waiting for an exam to uncover risk is a losing game. The real advantage lies in becoming your institution's own detective – proactively identifying red flags before they flash on a regulator's radar.

Join us for a deep dive into how financial institutions can harness the power of data to surface hidden risks in loan pricing, credit practices, and fair lending. This session will explore practical strategies for building internal early warning systems using the same data and analytics that regulators are already leveraging.

8:00 AM – 8:30 AM

Coffee and Conversations

Join us for a light breakfast and conversation with your fellow attendees and sponsors.

8:30 AM – 9:45 AM

General Session 3

Riding the Red Wave: Focusing on Risk and Compliance Priorities

This session is designed to provide as much clarity as we can in the era of uncertainty. We'll begin with a keynote by ABA's President and CEO, Rob Nichols, who will provide you with the very latest legislative and regulatory updates from Washington. To provide you with further insights, we'll host a conversation among ABA's top regulatory, risk and economic executives who will share their insights in a panel moderated by Rob Nichols. You'll walk away with a better sense of where Washington is heading and the impact that will have on your risk and compliance programs.

Speakers:

Rob Nichols, President and CEO, American Bankers Association

Hugh Carney, Executive Vice President, Financial Institution Policy and Regulatory Affairs, Prudential Regulation and Asset Management, American Bankers Association

Ginny O'Neill, Executive Vice President, Regulatory Compliance and Policy, American Bankers Association

Sayee Srinivasan, Chief Economist, American Bankers Association

9:45 AM – 10:30 AM Coffee Break in The Hub

10:30 AM – 11:15 AM Concurrent Series 5
Repeated in Series 6

5A FinTech and BaaS Risk – Don't Outsource Your Risk Management!
Repeated in 6A

When you are partnering with any third party, the risk management is challenging, but even more so when you are partnering with a FinTech or offering Banking as a Service. Where do your risk responsibilities begin and end? And do you understand enough about the technology – and the AI of it all – to provide strong oversight. You will get a drilled-down, focused session on the specifics of managing and mitigating the ever-changing and ever-growing list of risks in your FinTech/BaaS partnerships.

Moderator/Speaker:

Maureen E. Carollo, CRCM, CAMS, Compliance and Risk Consultant

Speakers:

Firas Mustapha, CRCM, Executive Director, Data and Innovation Risk, Arvest Bank

Salvatore (Sal) Zerilli, CPA, CAMS | Managing Director, Mercaden

5B The Ghosts of Credit Scores Past, Present and Future

Repeated in 6B

Don't let the ghosts of historical credit models haunt your lending practices. Learn about the challenges of preparing your team for a credit model transition. In this session, we will discuss the status of FHFA's planned credit model modernization and provide overviews to understand the challenges with the new models, how they could impact borrower eligibility and loan performance, why you should be thinking about the models beyond mortgage loans, and how to ensure a positive customer experience. What are the possibilities of credit modernizations advancing in the current administration?

Moderator/Speaker:

Rod Alba, Senior Vice President, Real Estate Finance-Mortgage, American Bankers Association

Speakers:

Ethan Dornhelm, Vice President, Scores and Predictive Analytics, FICO

Richard H. Harvey, Jr., Executive Vice President, General Counsel, Director of Compliance Risk and Board Secretary, Beneficial State Bank

5C Strategic Oversight in Asset Liability Management: Empowering Credible Challenge

Repeated in 6C

Chief Risk Officers and corporate risk teams play a pivotal role in providing credible challenges to asset liability management practices, rather than executing the day-to-day operations. The difficulty is ensuring that you are providing sufficient credible challenge. This session offers high-level insights into how the current regulatory and economic landscape impacts asset liability management, equipping senior risk leaders to identify key issues, frame effective board reporting, and responding strategically to regulatory demands. Attendees will gain practical guidance on what to look for, the right questions to ask, and how to oversee processes with confidence, ensuring their institutions remain resilient in an evolving environment.

Moderator/Speaker:

Eric Malchodi, Executive Vice President, Chief Risk Officer, Gate City Bank

Speakers:

Jeff Croteau, Director, Darling Consulting Group

Mike Guglielmo, Managing, Director, Darling Consulting Group

5D Credit Intelligence: AI's Edge in Smarter Lending and Credit Risk Management

Repeated in 6D

Artificial Intelligence is transforming how institutions assess, monitor, and manage credit risk. Over the past 18 months, major credit risk players have adopted AI to enhance efficiency, accuracy, and personalization. While early adopters are seeing benefits, broader implementation faces challenges in risk management, talent acquisition, and system support.

Join us for an in-depth exploration of AI's impact on the credit risk management lifecycle. This session will highlight the opportunities and challenges of integrating AI, from generative AI to machine learning, across various aspects of the credit process—from application to payoff.

Moderator/Speaker:F

Krysti Cunningham, CRCM, CAMS, Senior Vice President, Chief Risk Officer, Security National Bank

Speakers:

Harsh Pandya, Vice President, Product Management, Saifr, Fidelity Investments

Meredith (Merry) Piotti, CPA, CIA, Principal, Wolf & Company, P.C.

5E From First Date to Happily Ever After: Navigating the M&A Journey with Advanced Due Diligence

Repeated in 6E

Embark on your next M&A journey with confidence using our guide through the stages of a successful merger or acquisition. Just like in dating, finding the right acquisition target requires careful consideration and a keen eye for compatibility. Whether it's a whirlwind "shotgun" merger or a long engagement, our session will equip you with the tools to assess risks, conduct thorough due diligence, and understand the latest regulatory expectations.

Join us to explore including Risk Assessment Pre-Merger: Identifying potential red flags before you commit; Due Diligence Checklist: Ensuring you have all the information you need for a smooth transition; Regulatory Expectations: Staying compliant with current risk and compliance standards.

By the end of this session, you'll be ready to say "I do" to your next M&A opportunity with confidence and clarity. Let's make sure your M&A journey leads to a happily ever after!

Moderator:

Christopher T. Spellman, CRCM, Risk and Compliance Consultant (Former Senior Vice President, and Corporate Compliance Director, HTLF)

 Speaker:

Steven Hubbard, Principal, Hub Advisory Group LLC

Aaron Rykowski, CRCM, CERP, CAFP, Executive Vice President and Chief Compliance Officer, WesBanco Bank, Inc.

Adam G. Smith, Partner, K&L Gates

**5F Fee Fear? Setting Fees with Focus and Documentation
Repeated in 6F**

In racing, it is said that when a car starts to slide, your reflex is to look at the wall to avoid it. However, if you focus on what you fear, that is where you'll end up. The same can happen with setting fee policies within the bank. This session will explore leading practices on what should be focused on and how to document fee policies and practices to help avoid ending up where you may fear being.

Moderator/Speaker:

Jonathan Thessin, Vice President and Senior Counsel, Regulatory Compliance and Policy, American Bankers Association

Speakers:

Bart Leahey, Chief Compliance Officer, Frost Bank

Scott H Pope, CRCM, Senior Vice President, Payments CRO Risk and Compliance Senior Manager - Consumer and Small Business Payments, U.S. Bank

5G Achieving Operational Efficiencies and Adopting New Innovation in Servicing

Repeated in 6G

With numerous mortgage servicing and subservicing entities across the country, there are common operational risks and approaches to mitigating these risks and improving efficiency, regardless of size and volume. Are you up to date on the latest risk mitigation strategies and tactics? In this session, we will identify key operational and compliance servicing risks and focus on effective mitigation strategies. You'll receive practical operational insights to enhance your program's performance. Additionally, we'll explore the impact of AI innovation in the industry and provide actionable steps for integrating new technology.

There's a lot to cover, but you'll walk away with solutions to your top problems and answers to your most pressing questions on servicing.

Program Note: For updates specifically on regulatory and litigation issues, join our 30-minute download sessions in Series 1 and 2 of the program.

Moderator/Speaker:

Krista Shonk, Senior Vice President and Senior Counsel, Regulatory Compliance and Policy, American Bankers Association

Speakers:

Shayna Arrington, JD, MBA, Chief Risk Officer, Servbank

Allison Davis, Assistant Vice President, Loan Servicing Manager, First Federal Bank

Revathi Jose, Vice President & Assistant General Counsel, JPMorgan Chase Bank, N.A.

5H Navigating UDAAP with a Customer Lens: Driving Trust and Compliance

Repeated in 6H

Banks are in a race to win customer trust, but the rules of fair competition—UDAAP compliance—are critical to staying on track. Instead of solely analyzing policies and procedures, advanced UDAAP practices focus on evaluating harm through the lens of customer experience. This session offers actionable insights to assess your bank's products and services from the customer's perspective, strengthening compliance while enhancing satisfaction and loyalty. Explore strategies to review customer metrics, including complaints; embed UDAAP principles into operations and IT systems; and elevate executive and board involvement in compliance efforts. Gain the tools you need to align UDAAP compliance with both regulatory expectations and exceptional customer outcomes.

Moderator/Speaker:

Heather C. Schaefer CRCM, JD, Vice President, Chief Compliance Officer, First Financial Bank, NA

Speaker:

Michelle Jury, Risk Compliance Audit Consultant, US Bank

5I Extend and Pretend and Other CRE Myths

Repeated in 6I

We've seen all kinds of opinions on the current state of commercial real estate credit risk management but is it really descriptive of the current state of affairs? Your CRE risk management strategy relies on an accurate assessment of the current state of CRE risks so you can create a customized approach to the business. Our experts will separate fact from fiction on risks and provide you with a map to creating the best CRE risk strategy for your bank.

Moderator:

Sharon Whitaker, VP, CRE & Mortgage Finance, American Bankers Association

Speakers:

Warren B. Hrung, Head of Research, Banking and Economic Policy Research, American Bankers Association

Neena Miller, Executive Vice President, Chief Credit Officer, OceanFirst Bank N.A.

11:15 AM – 11:30 AM Move to Next Session

11:30 AM – 12:15 PM Concurrent Series 6
Repeated from Series 5

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Speaker:

Michelle Jury, Risk Compliance Audit Consultant, US Bank

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Speakers:

Warren B. Hrung, Head of Research, Banking and Economic Policy Research, American Bankers Association

Neena Miller, Executive Vice President, Chief Credit Officer, OceanFirst Bank N.A.

12:15 PM – 1:45 PM

1:45 PM – 2:30 PM

Lunch in The Hub

Concurrent Series 7

Repeated in Series 8

7A Fraud Management Unlocked: Detect, Mitigate, and Protect

Repeated in 8A

Fraudsters never rest, and neither can you. As check fraud dominates the headlines, the question remains: what's next on the horizon? This session offers an in-depth exploration of evolving fraud risks and innovative strategies banks are employing to combat both new and familiar schemes. Gain actionable insights to strengthen your defenses and safeguard your customers. Walk away armed with at least one game-changing idea to detect, mitigate, and protect against the ever-changing fraud landscape.

Moderator:

Thomas Williams, CRCM, CCBIA, ACT Specialist, Executive Vice President, Compliance Director, United Bank

Speakers:

David Ackley, Chief Risk Officer, Camden National Bank

Debbie Kossuth, Senior Director, Operational Risk, Consumer Bank and Fraud Oversight, KeyBank

7B Ethics and Conduct Risk: Driving a Strong Risk Culture

Repeated in 8B

For years, banks have engaged in discussions around ethics and conduct risk, yet they continue to grapple with ever-evolving themes and programmatic challenges. How can institutions of any size establish clear standards to foster a strong risk culture? And how can they enhance and develop programs to effectively monitor and assess conduct risks? This session will explore practical strategies for embedding ethics into your organization's

culture and creating robust frameworks to stay ahead of emerging challenges in conduct risk management.

Moderator:

Jennifer L. Gemma, Director, Operational Risk, KeyBank

Speakers:

Nick Baxter, Executive Vice President, Chief Risk Officer, First National Bank of Omaha

Cara Williams, CERP, CRCM, CCEP-1, Chief Compliance Officer, Cornerstone Capital Bank

7C Where are Models Lurking, and What to Do When You Find Them?

-For Community and Mid-Sized Banks

Repeated in 8C

Model Risk Management in community and mid-sized banks is often considered 'another language', spoken only by Risk and Compliance. Models are lurking everywhere, so how can you translate model language in a way that others understand so that models can be identified? And then, once they are identified, what are the next steps? This session will delve into ways to identify models around the bank and then categorize and assess the risks.

Moderator/Speaker:

Ann Marie Tarantino, CRCM, CRP, AMLP, Senior Vice President, Chief Compliance Officer & Risk Officer, Esquire Bank

Speakers:

Mike Guglielmo, Managing Director, Darling Consulting Group

Cass Robb, CAMS, CFE, Vice President, BSA Officer, Camden National Bank

7D Capital Management: Staying in the Driver's Seat of Evolving Metrics and Risks

Repeated in 8D

In today's rapidly changing regulatory landscape, staying in control of your bank's capital management strategy is more crucial than ever. This session provides Chief Risk Officers and senior risk leaders with the tools to take the wheel, navigating shifting capital requirements and evolving metrics with confidence.

We'll explore the reduced emphasis on certain metrics, highlight those gaining traction with regulators, and provide insights into how to use these

tools to mitigate capital risks effectively. Learn how to assess appropriate capital levels for your bank while keeping pace with a new regulatory focus. Whether it's fine-tuning your strategy or addressing emerging risks, this session will keep you firmly in the driver's seat of your capital management journey.

Moderator:

Hugh Carney, Executive Vice President, Financial Institution Policy & Regulatory Affairs, American Bankers Association

Speakers:

Bobby Bean, Managing Director and US RegCenter Leader, Forvis Mazars US

Jenny Fennerty, JD, LL.M., MBA, Senior Manager, Deloitte, LLC

7E Rev Up Your Change Management: Driving Enterprise Risk Excellence Repeated in 8E

Discover how to revolutionize change management within your enterprise risk framework. Shift from IT-centric approaches to a holistic, risk-based strategy. Gain insights to bring order to fragmented processes and mature your change management practices. Explore approaches to ensure you meet regulatory and strategic expectations. Engage in discussions on lessons learned and leading practices for enhancing change management. Walk away with fresh ideas for your next change management 'tune-up,' tailored to meet your bank's specific needs, and focus on achieving operational efficiencies.

Moderator:

Elizabeth (Beth) A. Reister, Chief Compliance Officer, Fulton Financial Corporation

Speakers:

Jim Carley, CAFP, CERP, CRCM, Senior Advisor, Patomack Global Partners

Katherine (Katie) Robinson, CFE, CAMS, GRCP, Assistant Vice President and Director of ERM Operations, Sterling Bank & Trust, a division of Everbank

Tyler S Surman, CERP, Digital Risk Manager, Payment Services Chief Risk Office, U.S. Bank

7F Appraising Your Appraisal Program Repeated in 8F

Regulatory and investor expectations require more oversight and changes for monitoring your appraisal processes. Compliance and risk assessments

require additional considerations to identify appraisal bias, along with reconsideration of value steps to be compliant for your next exam. Come to hear ideas how to reevaluate your processes to ensure you are proactively managing these changes efficiently and effectively at your bank.

Moderator:

Sharon Whitaker, VP, CRE & Mortgage Finance, American Bankers Association

Speakers:

Philip Knight, CRCM, Senior Manager, Risk Advisory, Forvis Mazars

Jill Wurzburg, CRCM, Senior Vice President, FARB Compliance Executive Fair and Responsible Banking, KeyBank

7G Not all Deposits Are the Same! Evaluating New Deposit Risks Against Your Risk Appetite

Repeated in 8G

Are you creating additional risk in pursuit of deposits to lower funding costs? And once you get these deposits – are they sticky or is there a risk of concentration run-off? We'll walk you through evaluating various deposit product risks and their impact on other risks, such as credit risk, concentration risk and liquidity risk.

Moderator/Speaker:

Scott Nardi, Chief Risk Officer, Republic Bank

Speakers:

Michael Berman, JD, Founder and CEO, NContracts

John P. Bonora, CRCM, Executive Vice President, Chief Financial Officer and Treasurer, First County Bank

Steven Hubbard, Principal, Hub Advisory Group LLC

7H Are There Cracks in Your CRA Foundation?

Repeated in 8H

With the anticipated rescission of the 2023 CRA rule, the CRA framework will revert back to the 1995 Rule. Now is the perfect time to conduct a health check on your overall CRA program to ensure that your bank meets its CRA objectives. Join this panel as we walk through the key elements for enhancing CRA performance, how to conduct an effective community needs assessment and how to identify opportunities for growth in a self-

assessment. We'll also discuss how to craft a persuasive performance context analysis.

Moderator/Speaker:

Krista Shonk, Senior Vice President and Senior Counsel, Regulatory Compliance and Policy, American Bankers Association

Speakers:

Beverly Donawho, Senior Vice President, Managing Director of Fair Lending and Responsible Banking, Cornerstone Capital Bank

LaReta J. Lowther, Executive Vice President, Senior Director, Community Development, CRA, WesBanco Bank, Inc.

7I Why Should You Care About Section 1033 and Open Banking Now?

Repeated in 8I

Privacy and security around consumers' personal financial information are core bank values. More than a decade since Dodd-Frank's passage and building upon regulatory actions since 2016, the final rule for Section 1033 was released by the CFPB in October 2024. While legal challenges to the rule persist, many banks are already examining operational considerations, with compliance dates set for 2026 through 2030 based on asset size. While banks of \$850 million or less are exempt from data provider requirements, they are still subject to the rule's obligations for authorized third parties. As with many regulatory issues this year, uncertainties abound. This session will deliver the latest regulatory updates, offer insights into implementation timelines, and explore potential operational challenges and solutions, equipping you with a framework to manage 1033 implementation effectively.

Moderator:

Heather C. Schaefer CRCM, JD, Vice President, Chief Compliance Officer, First Financial Bank, NA

Speakers:

Adam Maarec, Member, McGlinchey Stafford PLLC

Ryan T. Miller, CIPP/US, Vice President & Senior Counsel, Innovation Policy, American Bankers Association

7J Under the Microscope: A Closer Look at Mitigating Credit Risks in the Current Environment

Repeated in 8J

Credit risks are ever changing and it is critical for risk officers to not just mitigate credit risks, but make strong credit policy decisions well informed on the intersection of these risks. Join our panel of experts as they explore the complex landscape of credit risks currently influencing our industry. We'll examine the key factors influencing borrower behavior, market fluctuations and economic shifts that are transforming credit risk assessments. Our conversation will cover crucial topics such as interest rate fluctuations, housing market volatility, regulatory developments, unemployment, inflation, natural disasters and cybersecurity threats examining how these risks can create vulnerabilities in your credit risk profile and mitigation strategies. Additionally, we'll discuss the obstacles we face and the strategies we deploy to navigate this constantly evolving environment. You will walk away better able to update your credit risk policy based on these potential exposures, especially those that may be specific to a geographic area or portfolio concentration.

Moderator:

Lynn A. Tarantino, CRCM, CAMS, Senior Vice President, Chief Growth Officer, Cenlar FSB

Speakers:

David W. Christiansen, Senior Vice President, Chief Credit Officer, First County Bank

Tiffany P. Temple, Senior Vice President, Director, Credit Risk Analytics, Hancock Whitney Bank

2:30 PM – 3:30 PM
3:30 PM – 4:45 PM

Dessert Break in The Hub

General Session 4

Riding the Economic Rollercoaster: Impacts to Risk and Compliance

There's not one banker that can't benefit from understanding how economic changes impact their jobs, but especially in risk and compliance. Join ABA's Chief Economist in a fireside chat with one of ABA's Economic Advisory Council Members as they explore economic, key risk indicators, especially as they may impact risk frameworks across the enterprise.

Moderator:

Sayee Srinivasan, Chief Economist, American Bankers Association

Speaker:

Simona Mocuta, Chief Economist, State Street Global Advisors

4:45 PM – 5:00 PM
5:00 PM – 6:15 PM

Travel to Conference Reception

Endzone Extravaganza at the famous Lucas Oil Stadium – Home to the Indianapolis Colts

This is no ordinary reception and this is no ordinary stadium! Join us above the football field for great drinks, food, and conversation all within a quick walk from the Convention Center.

Thursday, June 12, 2025-Day 3

7:30 AM – 5:30 PM Registration Open

7:30 AM – 8:15 AM Power Breakfast Sessions

Take full advantage of your conference experience! Join one of our expert corporate partners for a quick-paced informative session all while enjoying breakfast. Seating is first-come, first-served – no reservations are required. A breakfast buffet will be available from 7:15-7:45AM for attendees attending these sessions.

Power Breakfast #1: RCSA: The new normal for operational risk management

-Sponsored by: Grant Thornton

In the wake of recent bank collapses like SVB and First Republic, regulators have intensified their focus on risk and control self-assessment (RSCA) and holistic operational risk management, causing a surge in Matters Requiring Attention and Matters Requiring Immediate Attention. Despite the push for reduced regulation under the Trump administration, comprehensive risk management remains a priority across the industry.

This session will dive into:

- Strategically coordinating risk management activities across your three lines of defense
- Effectively engaging board-level discussions on risk management
- Techniques to streamline RCSA and operational risk management processes

Speakers:

Oliver Dennison, Principal, Risk Advisory Services, Grant Thornton

Power Breakfast #2: AI-Based Controls Across the Enterprise: Enhancing Risk Coverage and Accuracy from Customer Interactions to Back-End Operations

-Sponsored by EXL

Explore how banks are leveraging AI-based controls to strengthen risk and compliance frameworks—extending from real-time customer engagements to back-office processes. This session will showcase strategies for expanding

coverage and improving accuracy while maintaining transparency and regulatory alignment.

Speakers:

Arpit Agarwal, Client Partner, Large Retail Banks, EXL

Shishir Srivastava, Client Partner, Mid-Size Retail Banks and Credit Unions, EXL

Vivek Vinod, AI Solutions Lead, Banking EXL

Power Breakfast #3 Thriving in Uncertainty: Strengthening Your Bank's Risk Resilience

-Sponsored by Ncontracts

When you don't know what's coming — new regulations, AI-driven disruption, economic shifts, or the next cyber threat — how do you get your bank ready?

This session goes beyond theory and frameworks. It's about what you can actually do to prepare your institution for whatever comes next. From integrating risk and compliance to tightening data security and staying agile during regulatory change, we'll share real-world tactics for building resilience when the future refuses to cooperate. What you'll learn: 1) How to spot early signals of emerging risk—and act before it's urgent; 2) Practical moves to increase your bank's adaptability and speed; 3) Steps to prepare for regulatory surprises without burning out your team; and 4) How banks are staying resilient in an unpredictable landscape.

Speakers:

Michael Berman, Founder and CEO, NContracts

Rafael E. DeLeon, Senior Vice President of Industry Engagement, NContracts

Power Breakfast #4: From Cost Center to Value Driver: Making the Business Case for Automation in Risk and Compliance

-Sponsored by CapTech

This session addresses the challenge of transforming risk and compliance functions from cost centers into value drivers. Attendees will gain a practical framework to advocate for automation, showing how it enhances time-to-decision, operational resilience, and strategic agility. This talk will help your audience shift the focus from regulatory obligations to enabling enterprise success, making it highly relevant for both innovation and compliance teams at your event.

Speakers:

Milanie Cleere, Managing Director, CapTech

Paul Given, Principal, CapTech

8:00 AM – 8:30 AM

Coffee and Conversations

Join us for a light breakfast and conversation with your fellow attendees and sponsors.

8:30 AM – 10:00 AM

General Session 5

Crafting a Cyber-Aware Risk Culture: Strategies for Integrating Product and Service Areas into Cyber Resilience

Developing a cyber-aware risk culture means more than just awareness—it's about embedding risk controls and monitoring across every business line. This session provides actionable strategies for integrating key risk indicators, defining risk appetite, and implementing effective challenge frameworks. We'll also discuss extending these practices to third-party relationships, using targeted training as a means to align external partners with your institution's risk culture.

Moderator/Speaker:

Krysti Cunningham, CRCM, CAMS, Senior Vice President, Chief Risk Officer, Security National Bank

Speakers:

F
Shayna Arrington, JD, MBA, Chief Risk Officer, Servbank

John Carlson, Senior Vice President, Cybersecurity Regulation and Resilience, American Bankers Association

Charles P. Corbezzolo CRCM, CERP, Senior Vice President, Business Management & Governance, TD Bank

Matt Henderson, CISA, CISM, CRISC, CISSP, Senior Vice President, Chief Information Security Officer, Capital City Bank

10:00 AM – 11:00 AM

Coffee Break in The Hub

11:00 AM – 11:45 AM

Concurrent Series 8

Repeated from Series 7

8A Fraud Management Unlocked: Detect, Mitigate, and Protect

Repeated from 7A

Fraudsters never rest, and neither can you. As check fraud dominates the headlines, the question remains: what's next on the horizon? This session offers an in-depth exploration of evolving fraud risks and innovative strategies banks are employing to combat both new and familiar schemes. Gain actionable insights to strengthen your defenses and safeguard your

customers. Walk away armed with at least one game-changing idea to detect, mitigate, and protect against the ever-changing fraud landscape.

Moderator:

Thomas Williams, CRCM, CCBIA, ACT Specialist, Executive Vice President, Compliance Director, United Bank

Speakers:

David Ackley, Chief Risk Officer, Camden National Bank

Debbie Kossuth, Senior Director, Operational Risk, Consumer Bank and Fraud Oversight, KeyBank

8B Ethics and Conduct Risk: Driving a Strong Risk Culture

Repeated from 7B

For years, banks have engaged in discussions around ethics and conduct risk, yet they continue to grapple with ever-evolving themes and programmatic challenges. How can institutions of any size establish clear standards to foster a strong risk culture? And how can they enhance and develop programs to effectively monitor and assess conduct risks? This session will explore practical strategies for embedding ethics into your organization's culture and creating robust frameworks to stay ahead of emerging challenges in conduct risk management.

Moderator:

Jennifer L. Gemma, Director, Operational Risk, KeyBank

Speakers:

Nick Baxter, Executive Vice President, Chief Risk Officer, First National Bank of Omaha

Cara Williams, CERP, CRCM, CCEP-1, Chief Compliance Officer, Cornerstone Capital Bank

8C Where are Models Lurking, and What to Do When You Find Them?

-For Community and Mid-Sized Banks

Repeated from 7C

Model Risk Management in community and mid-sized banks is often considered 'another language', spoken only by Risk and Compliance. Models are lurking everywhere, so how can you translate model language in a way that others understand so that models can be identified? And then, once they are identified, what are the next steps? This session will delve into ways to identify models around the bank and then categorize and assess the risks.

Moderator/Speaker:

Ann Marie Tarantino, CRCM, CRP, AMLP, Senior Vice President, Chief Compliance Officer & Risk Officer, Esquire Bank

Speakers:

Mike Guglielmo, Managing Director, Darling Consulting Group

Cass Robb, CAMS, CFE, Vice President, BSA Officer, Camden National Bank

8D Capital Management: Staying in the Driver's Seat of Evolving Metrics and Risks

Repeated from 7D

In today's rapidly changing regulatory landscape, staying in control of your bank's capital management strategy is more crucial than ever. This session provides Chief Risk Officers and senior risk leaders with the tools to take the wheel, navigating shifting capital requirements and evolving metrics with confidence.

We'll explore the reduced emphasis on certain metrics, highlight those gaining traction with regulators, and provide insights into how to use these tools to mitigate capital risks effectively. Learn how to assess appropriate capital levels for your bank while keeping pace with a new regulatory focus. Whether it's fine-tuning your strategy or addressing emerging risks, this session will keep you firmly in the driver's seat of your capital management journey.

Moderator:

Hugh Carney, Executive Vice President, Financial Institution Policy & Regulatory Affairs, American Bankers Association

Speakers:

Bobby Bean, Managing Director and US RegCenter Leader, Forvis Mazars US

Jenny Fennerty, JD, LLM, MBA, Senior Manager, Deloitte, LLC

8E Rev Up Your Change Management: Driving Enterprise Risk Excellence

Repeated from 7E

Discover how to revolutionize change management within your enterprise risk framework. Shift from IT-centric approaches to a holistic, risk-based strategy. Gain insights to bring order to fragmented processes and mature your change management practices. Explore approaches to ensure you meet regulatory and strategic expectations. Engage in discussions on lessons learned and leading practices for enhancing change management. Walk

away with fresh ideas for your next change management 'tune-up,' tailored to meet your bank's specific needs, and focus on achieving operational efficiencies.

Moderator:

Elizabeth (Beth) A. Reister, Chief Compliance Officer, Fulton Financial Corporation

Speakers:

Jim Carley, CAFP, CERP, CRCM, Senior Advisor, Patomack Global Partners

Katherine (Katie) Robinson, CFE, CAMS, GRCP, Assistant Vice President and Director of ERM Operations, Sterling Bank & Trust, a division of Everbank

Tyler S Surman, CERP, Digital Risk Manager, Payment Services Chief Risk Office, U.S. Bank

8F Appraising Your Appraisal Program

Repeated from 7F

Regulatory and investor expectations require more oversight and changes for monitoring your appraisal processes. Compliance and risk assessments require additional considerations to identify appraisal bias, along with reconsideration of value steps to be compliant for your next exam. Come to hear ideas how to reevaluate your processes to ensure you are proactively managing these changes efficiently and effectively at your bank.

Moderator:

Sharon Whitaker, VP, CRE & Mortgage Finance, American Bankers Association

Speakers:

Philip Knight, CRCM, Senior Manager, Risk Advisory, Forvis Mazars

Jill Wurzburg, CRCM, Senior Vice President, FARB Compliance Executive Fair and Responsible Banking, KeyBank

8G Not all Deposits Are the Same! Evaluating New Deposit Risks Against Your Risk Appetite

Repeated from 7G

Are you creating additional risk in pursuit of deposits to lower funding costs? And once you get these deposits – are they sticky or is there a risk of concentration run-off? We'll walk you through evaluating various deposit product risks and their impact on other risks, such as credit risk, concentration risk and liquidity risk.

Moderator/Speaker:

Scott Nardi, Chief Risk Officer, Republic Bank

Speakers:

Michael Berman, Founder and CEO, NContracts

John P. Bonora, CRCM, Executive Vice President, Chief Financial Officer and Treasurer, First County Bank

Steven Hubbard, Principal, Hub Advisory Group LLC

8H Are There Cracks in Your CRA Foundation?

Repeated from 7H

With the anticipated rescission of the 2023 CRA rule, the CRA framework will revert back to the 1995 Rule. Now is the perfect time to conduct a health check on your overall CRA program to ensure that you bank meets its CRA objectives. Join this panel as we walk through the key elements for enhancing CRA performance, how to conduct an effective community needs assessment and how to identify opportunities for growth in a self-assessment. We'll also discuss how to craft a persuasive performance context analysis.

Moderator/Speaker:

Krista Shonk, Senior Vice President and Senior Counsel, Regulatory Compliance and Policy, American Bankers Association

Speaker:

Beverly Donawho, Senior Vice President, Managing Director of Fair Lending and Responsible Banking, Cornerstone Capital Bank

LaReta J. Lowther, Executive Vice President, Senior Director, Community Development, CRA, WesBanco Bank, Inc.

8I Why Should You Care About Section 1033 and Open Banking Now?

Repeated from 7I

Privacy and security around consumers' personal financial information are core bank values. More than a decade since Dodd-Frank's passage and building upon regulatory actions since 2016, the final rule for Section 1033 was released by the CFPB in October 2024. While legal challenges to the rule persist, many banks are already examining operational considerations, with compliance dates set for 2026 through 2030 based on asset size. While banks of \$850 million or less are exempt from data provider requirements, they are still subject to the rule's obligations for authorized third parties. As

with many regulatory issues this year, uncertainties abound. This session will deliver the latest regulatory updates, offer insights into implementation timelines, and explore potential operational challenges and solutions, equipping you with a framework to manage 1033 implementation effectively.

Moderator:

Heather C. Schaefer CRCM, JD, Vice President, Chief Compliance Officer, First Financial Bank, NA

Speakers:

Adam Maarec, Member, McGlinchey Stafford PLLC

Ryan T. Miller, CIPP/US, Vice President & Senior Counsel, Innovation Policy, American Bankers Association

8J Under the Microscope: A Closer Look at Mitigating Credit Risks in the Current Environment

Repeated from 7J

Credit risks are ever changing, and it is critical for risk officers to not just mitigate credit risks, but make strong credit policy decisions well informed on the intersection of these risks. Join our panel of experts as they explore the complex landscape of credit risks currently influencing our industry. We'll examine the key factors influencing borrower behavior, market fluctuations and economic shifts that are transforming credit risk assessments. Our conversation will cover crucial topics such as interest rate fluctuations, housing market volatility, regulatory developments, unemployment, inflation, natural disasters and cybersecurity threats examining how these risks can create vulnerabilities in your credit risk profile and mitigation strategies. Additionally, we'll discuss the obstacles we face and the strategies we deploy to navigate this constantly evolving environment. You will walk away better able to update your credit risk policy based on these potential exposures, especially those that may be specific to a geographic area or portfolio concentration.

Moderator:

Lynn A. Tarantino, CRCM, CAMS, Senior Vice President, Chief Growth Officer, Cenlar FSB

Speakers:

David W. Christiansen, Senior Vice President, Chief Credit Officer, First County Bank

Tiffany P. Temple, Senior Vice President, Director, Credit Risk Analytics, Hancock Whitney Bank

11:45 AM – 1:45 PM

Seated Luncheon with Speaker: Refresh, Refuel, Recharge: Improving Adaptability, Grit, and Resiliency to Minimize Burnout and Maximize Performance

As bankers are navigating complex economic pressures and regulatory shifts, skills such as adaptability, grit, and resiliency will be critical for future success. This refreshing, interactive session utilizes engaging exercises to identify signs of burnout and provide practical tools for enhancing adaptability, grit, and resiliency.

We thank the Emerging Leaders Group at the ABA for bringing Dr. Furman to RCC! If you want more information on the ABA's Emerging Leaders Program, please contact: Caitlin Taylor, Senior Director, ABA, ctaylor@aba.com

Featuring:

Dr. Melissa Furman, MS, DBA, President & Founder, Career Potential, LLC

1:45 PM – 2:45 PM

Dessert Break in The Hub

Don't miss your final opportunity to visit the Hub at this conference.

2:45 PM – 4:30 PM

Concurrent Sessions – Series 9

Learning Labs with Libations - Single Sessions; These sessions will not be recorded

Pick your topic area and prepare to spend 90 minutes hearing the latest trends and solutions from experts and exchange challenges and solutions with your peers. These learning labs are designed with most of the session devoted to peer-to-peer idea exchange and Q&A. You will walk away with an advanced level ability to respond to a particular risk area.

These sessions will only be offered once, and they will not be recorded as most of the session time is devoted to table discussions and Q&A.

9A Fraud Frontlines: Governance, Controls, and the AI Edge

In an era of ever-evolving fraud typologies, staying ahead means rethinking and reshaping how risks are assessed, managed, and mitigated. This interactive learning lab invites participants to dive into the challenges of fraud risk management and collaborate on forward-thinking solutions.

Explore essential tools, including strategies to enhance your risk assessments, map ownership structures, and strengthen documentation and reporting practices. Learn how emerging AI technologies are transforming the fraud landscape, from spotting vulnerabilities to scaling defenses. Engage in discussions on tailoring control levels by fraud type, optimizing

systems, and uncovering opportunities for convergence across organizational lines.

This dynamic session delivers practical insights, innovative ideas, and actionable takeaways to bolster your institution's defenses and drive stronger governance. Get ready to collaborate, crowdsource solutions, and elevate your fraud risk strategy to new heights.

Moderator:

Maureen E. Carollo, CRCM, CAMS, Compliance and Risk Consultant

Speakers:

Asaad A. Faquir, CCEP, MBA, MBS, Senior Manager, Crowe, LLP

Debra Geister, CEO, Section 2 Group

9B Sunsetting the Cyber Assessment Tool (CAT): What's the Purrfect Next Cyber Framework

Many adapted the FFIEC CAT as part of their cybersecurity risk assessment process. But since 2015, there have been an increase of cyber changes and challenges. This session will outline the issues surrounding sunsetting the CAT and provide new frameworks that will work seamlessly in managing compliance, senior management and board reporting as well as drive harmonization. With 90 minutes and some libations, we can also dig into how these new frameworks can mitigate the risks of third parties and the increased use of artificial intelligence. You will walk away with a strong direction in selecting and use of your next framework and an improved posture for mitigating cybersecurity risks.

Moderator:

John Carlson, Senior Vice President, Cybersecurity Regulation and Resilience, American Bankers Association

Speakers:

Emily Beam, Senior Vice President, Cyber Risk Institute

Matthew E. Hayduk, CISSP, PMP, Manager, Cybersecurity, Critical Infrastructure and Operational Resilience Policy, Division of Supervision and Regulation, Board of Governors of the Federal Reserve Board

Matt Henderson, CISA, CISM, CRISC, CISSP, Senior Vice President, Chief Information Security Officer, Capital City Bank

Kendall Reese, Senior Vice President, Chief Information Security Officer, Simmons Bank

9C Strengthening the Three Lines of Defense: Innovation Meets Risk Management

The Three Lines of Defense model is a cornerstone of effective governance for managing risk—but how often do we examine its effectiveness in our rapidly evolving business environment? Is your approach supporting both innovation and risk mitigation effectively? This interactive learning lab will go beyond theory. Together with a panel of experts and active input from participants, we'll explore real-world business scenarios and collaborative discussions to identify innovative practices for optimizing the model. You'll evaluate the maturity of your organization's current Three Lines of Defense governance and compare insights with industry peers. Leave equipped with fresh perspectives, critical questions to ask each line of defense, and actionable strategies to refine how the lines interact and manage risk cohesively.

Moderator:

Elizabeth Snyder Dalzell, CRCM, Senior Vice President, Manager Risk Programs, 1st Line of Defense, City National Bank

Speakers:

Charles Delmolino, Senior Vice President, Enterprise Risk Management, Servbank

Holly Hembd, Senior Director of ERM, Sunflower Bank

Kenneth Proctor, CPA, CBA, CERP, Director, 360 Factors

Daniel D. Soto, CAMS, Chief Compliance Officer, Ally Financial

9D Managing AI Algorithmic Risks to Maximize Rewards

In this interactive learning lab, we will delve into the critical aspects of identifying and evaluating the downstream risks of generative AI, particularly in areas that impact customers, such as fair lending and UDAAP. We will explore how to assess third parties who may be utilizing AI without your knowledge and discuss strategies for identifying these risks. Additionally, we will cover the establishment of effective controls and monitoring mechanisms to mitigate these risks.

Finally, we will examine how these practices align with your board's risk appetite, all through the lens of your Compliance Management System (CMS). Expect case studies and a broad range of perspectives from your peers and our speakers. You will walk away with an improved ability to assess and mitigate AI algorithmic risks.

Moderator/Speaker:

Aaron Rykowski, CRCM, Senior Vice President and Chief Compliance Officer, WesBanco Bank, Inc.

Speakers:

Britt Faircloth, Senior Director, Office of Fair and Responsible Banking, Citizens Bank

9E When Risks Collide: Operational Failures and the Chain Reactions They Unleash

Operational risks - whether stemming from cyber events, fraud, human error, or third-party failures - often trigger consequences that can extend into liquidity, capital, compliance, and reputational domains. In today's interconnected environment, banks must think beyond isolated events and prepare for the chain reactions that can ensue. This session will deliver a highly interactive, scenario-based exploration of how operational failures can unfold—and what can be done to detect, prevent, and contain them. Join this session prepared to think through some scenarios and share your experiences and ideas and leave with actionable insights into how to strengthen your risk management frameworks and foster cross-functional awareness of how operational risks can fuel broader vulnerabilities.

Moderator/Speaker:

Ann Marie Tarantino CRCM, CRP, AMLP, Senior Vice President, Chief Compliance Officer & Risk Officer, Esquire Bank

Speakers:

Michael Guglielmo, Managing Director, Darling Consulting Group

Nick Kapatos, Enterprise Risk Manager, Stellar Bank

Meredith (Merry) Piotti, CPA, CIA, Principal, Wolf & Company, P.C.

9F It's Party Time – Third Party Risk Management!

Third-parties, fourth-parties, fifth parties – there are many party-crashers! How do you ensure that you're doing enough to manage the risks? This session is an audience-driven discussion covering third-party risk management. Some topics include information security, due diligence and monitoring, AI and FinTech oversight – plus any questions that the audience brings to the table. Learn from and help your peers – join this session ready to participate in a robust discussion!

Moderator/Speaker:

David Ackley, Chief Risk Officer, Camden National Bank

Speakers:

Charles Bellows, Director, Third-Party Risk Management, Discover

Rafael E. DeLeon, Senior Vice President of Industry Engagement, NContracts

Kyle J. Glover, IP & Technology Partner, Pierce Atwood

9G Mortgage Lending Question Jam

There never seems to be enough time for answers to your critical mortgage lending compliance questions so we've set aside 90-minutes for Rod Alba, ABA's mortgage guru and his expert panel to talk through mortgage compliance challenges and answer your questions! Everything is on the table, especially challenges arising from the current rate environment, investor requirements and new questions on old rules (think TRID and RESPA Section 8)! You'll walk away with ideas on how to tackle new challenges in a well thought out way.

Moderator:

Elizabeth (Betsy) Fredrickson, CRCM, Compliance Director, Wells Fargo Bank NA

Speakers:

Rod Alba, Senior Vice President, Real Estate Finance, American Bankers Association

Shaun Harms, CRCM, CAFP, Principal, Consulting - Regulatory Compliance, Forvis Mazars

Jerod Moyer, CRCM, Director of Training/Trainer, Banker's Compliance Consulting

4:30 PM

Thursday Concludes

It's the final night of the Conference – we're ending earlier tonight so you can enjoy exploring all that Indianapolis has to offer!

Friday, June 13, 2025-Day 4

8:00 AM – 9:30 AM

Registration Open

8:00 AM – 8:30 AM

Coffee and Conversation in the Foyer

8:30 AM – 10:30 AM

**General Session 6
Fuel Up for the Road Ahead**

This morning's line up will help you look ahead, providing you with recommended actions and focus for the next six months – and beyond.

Revving Up Your Team – Stories from the Racetrack

Featuring Andy Papathanassiou, NASCAR Visionary and Motorsports Industry Innovator

Andy Papathanassiou became NASCAR's first pit crew coach when he was hired by Hendrick Motorsports in 1992 as an original member of Jeff Gordon's Dupont #24 race team. Andy's team-building techniques and his "Over The Wall" thinking revolutionized how all NASCAR teams select, train, and compete.

After a 30-year racing career with over 250 wins and 16 series championships, Andy now speaks, conducts experiential events, and consults on high-performing teams, transformative leadership, culture, paradigms, and disruptive thinking.

A Stanford University master's graduate, Andy will take us into his pit crew world, sharing insights on what makes highly successful teams. Whether it's NASCAR pit crews or your bank's three lines of defense risk governance strategy, teams must come together to accomplish goals. You will walk away inspired and thinking differently about how to shift your bank's compliance and risk management mindset.

Navigating Uncertainty: Revolutionizing Your Risk and Compliance Pit Crew for Future Success

As we conclude our four-day journey, it's time to sum up and prioritize the strategies and tactics you gathered here. Building on insights from our special keynote by renowned race car driver Andy Papathanassiou, who shared powerful lessons on driving change and rethinking processes for better outcomes, this session will delve into the real-world challenges and concerns that keep you up at night and how to move forward for the future.

Fueled by feedback gathered from you during the conference, we will explore the most pressing worries and future risks you face. Together, we will identify key takeaways to bring back to your CEO and executive team from the sessions you attended and help you focus on revolutionizing your own "pit crew" based on current and future economic and regulatory pressures. You will leave this session better prepared to evaluate your entire risk and compliance strategies to meet today's and tomorrow's risks head on.

Moderator:

Ryan Rasske, Senior Vice President, Risk and Customer Markets, American Bankers Association

Speakers:

Hugh Carney, Executive Vice President, Financial Institution Policy and Regulatory Affairs, Prudential Regulation and Asset Management, American Bankers Association

Richard H. Harvey, Jr., Executive Vice President, General Counsel, Director of Compliance Risk and Board Secretary, Beneficial State Bank

Ginny O'Neill, Executive Vice President, Regulatory Compliance and Policy, American Bankers Association

10:30 AM

Conference Concludes