



# Community Bank Regulatory Compliance Conference

Wednesday, March 30, 2016—Rochester  
Thursday, March 31, 2016—Castleton (Albany)

## Where:

Rochester Airport Marriott  
1890 W. Ridge Road  
Rochester, NY 14615  
(585) 225-6880

Castleton Comfort Inn & Suites  
99 Miller Road  
Castleton, NY 12033  
(518) 479-3217

## Who should attend:

- ⇒ CEOs
- ⇒ Compliance Officers
- ⇒ BSA Officers
- ⇒ Sr. Lending Officers
- ⇒ Inside/Outside Counsel
- ⇒ Employees with lending responsibilities
- ⇒ Employees with risk management responsibilities

## EARN UP TO 5.0 CPE HOURS

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE) credits.

## Registration Fees:

Members: \$275  
Non-members: \$325

(see page 3 to register)

# Community Bank Regulatory Compliance Conference

## OVERVIEW

Compliance issues pose a serious and common challenge to New York community banks. IBANYS' Compliance Peer Group, comprised of the compliance officers of member banks, has helped design this program examining the "hot button" issues we face, including risk management, cyber security, CRA/fair lending/community development loans, flood insurance, HMDA, BSA/AML and complaint management -- all discussed through a combination of presentations by federal and state regulators, outside consultants and a banker peer panel discussion.

## Agenda:

8:30—9:00 a.m. **Registration/Continental Breakfast**

9:00—10:00 a.m. **BSA/AML**

Speaker: DFS—Invited (speaker to be announced)

10:00—11:00 a.m. **CRA: Key Areas to Consider**

The presentation will highlight areas examiners encounter during CRA evaluations that promote the most discussion within the district. Key areas include defining an appropriate assessment area, recognizing and evaluating a bank's primary product types assessing performance in comparison to demographic and peer data, and recognizing community development activities and opportunities.

**Speaker: Deborah Hermann, NBE—NED Compliance Lead Expert—Northeastern District, Syracuse NY Field Office, OCC**

11:00—11:10 a.m. **Refreshment Break**

11:10—12:00 p.m. **Fair Lending: Hot Topics**

We will discuss common fair lending issues we are seeing and potential ways to mitigate them.

**Speaker: Kevin Fitterer, Senior Examiner — Federal Reserve Bank**

12:00—1:00 p.m. **Networking Lunch**

1:00—2:00 p.m. **New Flood Insurance Requirements & an Update on "Hot Topic" Issues**

FDIC examiners will discuss the Agencies final rule implementing new flood insurance requirements and components of a successful compliance management system. They will also address various hot topics, including social media, UDAP, HMDA, overdraft protection programs, and pre-paid cards.

**Speakers: Lisa Borio, Supervisory Examiner, New York Territory & Lon Coon, Senior Compliance Examiner, Syracuse New York Field Office—FDIC**

2:00—2:50 p.m. **Cyber Security**

Speaker: Wolf & Company

2:50—3:00 p.m. **Refreshment Break**

3:00—4:00 p.m. **Round Table Discussion**

Bankers will discuss compliance updates and the impact its having on Community Banks.

**Moderator: Steven King—Wolf &Company**

# Community Bank Regulatory Compliance Conference

## Registration Form:

Complete the information below and mail,  
fax or email to: **Please check date & location**



**Mail:** IBANYS  
19 Dove Street, Suite 101  
Albany, NY 12210

**Fax:** (518) 436-4648  
**OR**  
**E-mail:** lindag@ibanys.net

**Date:** **Wednesday, March 30, 2016**

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Castleton, NY 12033  
P: (518).479-3217

**Bank/Organization:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/State/Zip:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**Attendee Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Attendee Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Attendee Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**March 30, 2016—Rochester**

**Member: \$275 per person**

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**Non -Member: \$325 per person**

Enclosed is a check for \$\_\_\_\_\_, OR charge my credit card \$\_\_\_\_\_ **TOTAL Attendees**\_\_\_\_\_

**Visa/Mastercard/AMEX:** \_\_\_\_\_

**Cardholder Name:**\_\_\_\_\_ **Expiration Date:** \_\_\_\_\_

**Address of credit card (if different then above)**\_\_\_\_\_

**CVV (last 3 numbers located on back of card)** \_\_\_\_\_ **AMEX (4 digits on front of card)** \_\_\_\_\_

## Questions:

Contact: Linda Gregware:  
lindag@ibanys.net or (518) 436-4646

## Registration deadline:

**Wednesday, March 23, 2016**

\*\*No refunds will be given after Wednesday, March 23, 2016.

Form may be copied for additional registrants.