

Faculty cont...

Louvera Walden, CRCM

Louvera Walden brings the clients of FIS 35 years of experience in commercial banking, 31 in regulatory compliance. Before joining FIS, Louvera served as Corporate Compliance Manager for a bank holding company where she developed compliance programs, performed risk assessments and regulatory mapping, and wrote policies and procedures. Louvera earned her B.A. in Legal Administration and a Masters of Public Administration from the University of West Florida.

Brad Washburn CRCM, CAMS

Brad Washburn is a director and Financial Institution Specialist for Steve H. Powell and Company in Statesboro. As Managing Director of the company's compliance division, Brad fills various roles that include assisting with strategic planning, managing client relationships, and business development. He oversees compliance division operations and fills a critical role in developing protocols for compliance reviews and staff training for new Financial Institution Specialists. Brad has a BBA in Finance from Georgia Southern University and is a Certified Anti-Money Laundering Specialist (CAMS), and is a Certified Regulatory Compliance Manager (CRCM).

Thomas Williams, CRCM, CCBIA

Thomas Williams is a Senior Vice President and the Senior Compliance Manager for United Bank in Zebulon. He has spent the past 11 years working solely in risk management and regulatory compliance. Before joining the compliance side of banking, he worked in auditing, bank security, branch management, consumer lending, and credit administration. Thomas is a graduate of Clemson University, where he earned a B.S. degree in Financial Management. He also holds the professional designations of Certified Regulatory Compliance Manager, Certified Community Bank Internal Auditor, and At-Risk Adult Crime Tactics (ACT) Specialist.

Curriculum

The curriculum is designed to provide students with the skills and knowledge to: Gain an understanding of state and federal laws and regulations; learn how to successfully implement a valid compliance program; become aware of the changing bank environment; and know what to expect in a regulatory exam. The specific curriculum covers:

- Breaking Down the Regulations
- BSA / OFAC / AML
- Compliance Culture / Exam Management
- Consumer Complaints
- Consumer Deposit Potholes (Reg E, Reg CC, Reg DD, and other deposit regs)
- CRA
- ECOA / Reg B
- FCRA / Reg V
- Fair Lending
- Flood Insurance Requirements
- GLBA / Privacy / RTFP / Information Security
- HMDA
- Insider Credit / Reg O
- Life Cycle of Consumer/Mortgage Lending Compliance
- Marketing Compliance
- SCRA / MLA
- UDAP / UDAAP

Credit Toward CRCM Certification

The Institute of Certified Bankers of the American Bankers Association offers a Certified Regulatory Compliance Manager (CRCM) designation. As a CRCM, you identify yourself as an accomplished professional who has met the highest standard for knowledge, experience and performance in the compliance field. GBA will apply for credits to be applied toward the CRCM designation.

GBA Contacts

Kathy Friestad
Professional Development Manager
404.420.2024
kfriestad@gabankers.com

Alison Moreau
Professional Development Coordinator
404.420.2034
amoreau@gabankers.com

GEORGIA BANKERS ASSOCIATION
50 Hurt Plaza, Suite 1050 | Atlanta, Georgia 30303 | 404.522.1501

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the resource that empowers

2016

COMPLIANCE
SCHOOL

May 1 - 6, 2016

The UGA Hotel and Conference Center
Athens

ADVOCACY / COMMUNITY / EDUCATION / SERVICES



Message from the Compliance School Board Chair

Dear Compliance Colleagues,

On behalf of the GBA Compliance School Board of Directors, I am pleased to announce that the 2016 Georgia Bankers Association Compliance School will be held May 1 – 6, 2016 at The UGA Hotel and Conference Center in Athens, GA. Last year's Compliance School was a huge success and we look forward to even better things this year.

With a strong culture of compliance now being expected by the regulators, the school's curriculum, which is taught by regionally and nationally recognized faculty, has been carefully developed to provide a dynamic training opportunity for compliance professionals. This school will provide a foundation on which students will build a successful compliance management program that will thrive in today's ever-changing regulatory environment. I encourage executive management to strongly consider sending your compliance personnel to this program. The education provided will not only benefit your employees, but will be an investment that will pay dividends to your organization for years to come.

We look forward to seeing you at the 2016 Compliance School!

Sincerely,

Thomas Williams, Chair, Compliance School Board of Directors
SVP, Senior Compliance Officer
United Bank, Griffin



Georgia Bankers Association Compliance School Purpose and Philosophy

The GBA Compliance School is designed to provide students with a solid foundation on compliance fundamentals and ensure that a bank's internal compliance program is sufficiently comprehensive to avoid costly compliance violations. The curriculum is intended for the bank officer or employee newly involved in compliance, or for other bankers who have at least three years of banking experience and would like a better understanding of compliance.

2016 School Dates

The 2016 school session is Sunday, May 1, through Friday, May 6, 2016. Classes are held at the UGA Hotel and Conference Center at the Georgia Center, where students are also housed, on the beautiful campus of the University of Georgia in Athens.

Admission Requirements

For admission, a student must meet the following requirements:

- Be employed as an officer or key staff member of a bank operating in Georgia, or a GBA Associate Member
- Be involved in bank compliance or have three years banking experience
- Be recommended by the bank's CEO or senior management.

If applicant does not meet one of the above requirements, but the nominating officer feels the candidate is qualified, a letter from the CEO may be sent with the application explaining the circumstances for review by the Board of Directors.

Application Process

Applicants may register online at www.gabankers.com or by mail using the enclosed application. Tuition payment may be paid by check or by bank invoice. **Applications must be submitted by March 24, 2016, to guarantee a hotel room. Applications submitted between March 26 and the application deadline of April 15 are welcome, but we cannot guarantee a hotel room.**

2016 Compliance School Board of Directors

Thomas Williams
Director, GBA Compliance School
SVP / Senior Compliance Officer
United Bank, Griffin

Dorothy Cunningham
VP/Mortgage Compliance Officer
Georgia Bank & Trust, Augusta

Louvera Walden
Senior Compliance Manager
ERGC Solutions
FIS Global, Atlanta

Jim Bedsole
SVP / Chief Compliance Officer
BankSouth, Greensboro

Melody Halloran
Compliance / BSA Officer
WB&T Bankshares / Guardian Bank
Valdosta

Tuition Inclusions and Housing

Tuition for GBA members is \$1,875. **Applicants may register and pay by Jan. 29, 2016, and receive the early-bird price of \$1,750.** Tuition includes: All instruction; supplemental materials; double occupancy accommodations for Sunday-Thursday nights at the UGA Hotel; daily breakfast and lunch; Welcome BBQ on Sunday, May 1; and daily breaks. Students may request a private room for a \$375 surcharge. All students, including local students, are required to stay on campus. All hotel rooms include: TV; wireless internet; microwave; fridge; safe; coffee maker; hairdryer; full-size iron and ironing board; and overnight parking in the conference center parking deck with in-and-out privileges. Students changing room types onsite will be responsible for any increase in room charges resulting from this change.

School Cancellation and Tuition Refund Policy

Cancellation Notice Received:	Refund Allowed:
March 2, 2016, and earlier	100%
March 3 - April 1, 2016	50%
April 2 – April 17, 2016	25%
April 16 - No Show on May 1	0%

Graduation Requirements

Completion of the GBA Compliance School is based on satisfactory attendance and performance in all classes and lectures, preparation of all assigned work, and satisfactory completion of the Team Case Study Presentation. Graduation exercises will be held on Friday, May 6, at Noon.

Faculty

Jim Bedsole, CRCM, CBA, CFSA

Jim Bedsole is the SVP and Chief Compliance & Risk Officer for BankSouth, Greensboro, GA. He has over 28 years of experience in managing bank risk, regulatory compliance, auditing, security, and corporate governance with both regional and community banks. Jim is a 1986 graduate of The Citadel, Charleston, SC. He is also a graduate of the ABA National Graduate School of Compliance Management. Jim is a Certified Regulatory Compliance Manager, Certified Bank Auditor, and Certified Financial Services Auditor.

Patti Blenden, CPA, CRCM

Patti Blenden founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever increasing need for cost-effective regulatory risk management. The company provides compliance reviews, in-house training, compliance policy and procedure development for community bank clients. Patti is a frequent presenter for the American Bankers Association where she serves as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. She has a B.S. degree in Accounting from Louisiana Tech University and over 35 years of banking experience.

Andy Barksdale

Andy Barksdale is a Managing Director at TRUPOINT Partners. Since starting his banking career more than 20 years ago, Andy has consulted with over a hundred financial institutions by analyzing their lending data; identifying the areas of risk; advising on the focal points for ongoing fair lending analysis; conducting CRA self-assessments and providing assessment-area reviews; implementing risk assessments and best-practice reviews for fair lending; delivering training; and providing confidence in preparing for upcoming examinations.

More faculty bios...



2016 GBA Compliance School
May 1 - 6, 2016 • The UGA Hotel and Conference Center at the Georgia Center • Athens

Application for Admission

Application Instructions

Applicants may mail completed application with tuition check (made payable to the Georgia Bankers Association) to Georgia Bankers Association, 50 Hurt Plaza, SE, Suite 1050, Atlanta, GA 30303. If you would like your bank to be invoiced, you may email your application to GBA's Angela Barber at abarber@gabankers.com. **Applications submitted between March 24 and the application deadline of April 15 are welcome but we cannot guarantee a hotel room.** Tuition must be paid in full April 15. Contact Kathy Friestad at GBA with questions at kfriestad@gabankers.com or 404.420.2024.

Tuition Inclusions and Schedule

The school tuition is \$1,875. **Applicants may register and pay by Jan. 29, 2016 and receive the early bird tuition of \$1,750.** Tuition includes: All instruction; supplemental materials; double occupancy accommodations for Sunday-Thursday nights at the UGA Hotel; daily breakfast and lunch; Welcome Barbecue on Sunday, May 1; and daily refreshment breaks. Overnight parking in the UGA Conference Center Hotel deck is included with your hotel room. Students may request a private (single) room for a \$375 flat surcharge. Students changing room types onsite will be responsible for any increase in room charges resulting from this change.

Applicant Information

Association Status: _____ GBA Member/Associate Member _____ Non-Member Institution* _____ Other (pls specify)

**Applicants from member banks of other state associations may attend the school at the member rate.*

Applicant's Name: _____ Nickname (for badge): _____

Date of Birth: _____ Gender: _____

Current Position: _____

Bank: _____

Business Mailing Address: _____

City, State, Zip: _____

Business Phone: _____ Cell Phone: _____

Email: _____

Compliance Experience _____ Less than one year _____ 1-3 years _____ 3-5 years _____ More than 5 years

Please indicate below how you acquired a basic knowledge and understanding of compliance:



Total Years in Banking

- ___ Less than 5 years
- ___ 5 - 10 years
- ___ 11+ Years

Total Assets of Bank

- ___ \$1 - \$150 M
- ___ \$151 M - \$1.5 B
- ___ Over \$1.5 B

Educational Background

- ___ High School/GED
- ___ Bachelor's Degree
- ___ Master's Degree

Primary Banking Experience

- ___ Accounting
- ___ Auditing
- ___ Branch Banking Lending
- ___ Branch Banking Sales
- ___ Commercial Lending
- ___ Compliance
- ___ Consumer Lending
- ___ Credit Analysis
- ___ Data Processing
- ___ Information Technology
- ___ Marketing
- ___ Operations
- ___ Personnel/HR
- ___ Regulatory Agency
- ___ Security

Housing Information

Please indicate housing preference and requests below. **The UGA Conference Hotel is a non-smoking hotel.**

I would like to share a room with: _____

___ Assign a roommate to me (double beds). **OR** ___ Reserve a single room for me for an additional \$375.

Check all dietary restrictions or allergies. Kosher meals are not available.

___ Vegetarian ___ Nuts ___ Dairy ___ Pork ___ Shellfish ___ Gluten/Wheat

Special hotel requests: _____

In compliance with the Americans with Disabilities Act of 1990, the GBA will make all reasonable efforts to accommodate persons with disabilities at its programs. Contact Kathy Friestad at kfriestad@gabankers.com or 404.420.2024, with your request.

Nominating Officer Information (required for admission)

Nominating Officer Name: _____ Title: _____

Business Phone: _____ Email: _____

Tuition Payment Information

Circle tuition amount and single room surcharge (if applicable) and total amount due. Please note payment method. Submit completed application via mail if paying by check to GBA, 50 Hurt Plaza SE, Suite 1050, Atlanta, GA 30303. If requesting your bank to be invoiced, you may email your application to GBA at abarber@gabankers.com. **The application deadline is April 15, 2016.** Tuition must be paid in full by April 15.

Registration Category	Tuition (thru Jan. 29, 2016)	Tuition (Jan. 30 – April 15, 2016)
Student	\$1,750	\$1,875
Single Room Surcharge	\$ 375	\$ 375
Total Amount Due:		

Payment Method: ___ Check enclosed (payable to Georgia Bankers Association) ___ Please send invoice

I understand that, to qualify for graduation, I will be expected to attend all classes, prepare all assigned work and participate in classroom sessions. I hereby authorize the release of my grade to the GBA and my bank's CEO and/or nominating officer. This information is to be treated as part of my confidential personnel file.

Applicant's Signature: _____ Date: _____

Nominating Officer Signature: _____ Date: _____