



# Regulatory Compliance Audit Seminar

May 24, 2018 ▪ 9:00am - 4:00pm  
The Bankers Center ▪ Baton Rouge, LA

## Compliance Management Function Essentials

- Recognizing the differences between Prescriptive Regulations and Principles Based Regulations.
- Understanding the key Compliance Program elements and related risks & controls, including:
  - ◊ Oversight and Commitment: Senior Management and the Board's Role in oversight of and commitment to the institution's CMS
  - ◊ Risk Assessment
  - ◊ Policies and Procedures
  - ◊ Change Management
  - ◊ Monitoring and Self Testing
  - ◊ Consumer Complaint Management
  - ◊ Self-Identification and Corrective Action
  - ◊ Training
  - ◊ Internal Audit
- Identifying and recognizing typical design issues of Compliance Programs and related recommendations to help strengthen the program.
- Developing Program Assessment reports incorporating all expected Compliance Program elements and related evaluations.

## Regulatory Compliance Risk Assessment

- Determining the "Risk Universe"
  - ◊ Regulatory Changes
- Understanding the Various Risk Assessment Components and Documenting the Risk Assessment Methodology
  - ◊ Inherent
  - ◊ Controls
  - ◊ Residual
- Understanding the Utility of Product Level Risk Assessments
- Using the Risk Assessment Results to Drive Compliance Monitoring and Internal Audit Testing
- Identify and Understand Regulatory Expectations for Risk Assessments

## Auditing Lending Regulations

- Equal Credit Opportunity Act – Regulation B
- Fair Credit Reporting Act
- Flood Disaster Protection Act
- Mortgage Loans - TRID
- Mortgage Servicing including Loss Mitigation and Collection Practices
- Home Mortgage Disclosure Act – Regulation C
- Fair Lending Laws and Regulations
- Military Lending Act
- Service Members Civil Relief Act
- SAFE Act

## Auditing Deposit and Other Regulations

- Account Limitations pursuant to Regulation D
- Electronic Fund Transfers Act – Regulation E
- Expedited Funds Availability Act – Regulation CC
- Truth in Savings Act – Regulation DD
- FACTA Identity Theft Red Flags Program
- Advertising and Marketing Regulations, including Regulations Z, DD, CAN-SPAM, TCPA, UDAAP
- Unfair and Deceptive Acts and Abusive Practices



# Regulatory Compliance Audit Seminar

May 24, 2018 ▪ 9:00am - 4:00pm  
The Bankers Center ▪ Baton Rouge, LA

---

## Who Will Benefit

Internal auditors, compliance officers

## Workshop Instructors

**J. Michael Holley, CRCM** leads Crowes financial institution compliance and BSA audit practice in Florida and has over 30 years of combined financial institutions industry and consumer compliance consulting experience. He is knowledgeable in all aspects of consumer regulatory compliance, including the Bank Secrecy Act and related Anti-Money Laundering laws and regulations and oversees and provides direction and guidance to the compliance professionals who serve our clients across the firm. Mr. Holley has led numerous projects with financial institutions related to residential mortgage lending, flood insurance and HMDA data look back reviews, BSA/AML independent audits and has participated on a number of acquisitions due diligence projects. Prior to joining Crowe, Michael was Vice President, Compliance and Operations Coordinator for a mid-sized community bank. Extensive experience with the various consumer protection laws and regulations, including TILA, RESPA, FCRA, ECOA, Service members Civil Relief Act, Foreclosure Regulations. Provides specialized training on all aspects of regulatory compliance to community bankers, their staffs and boards of directors and has presented at BAI and South Florida Compliance Association seminars.

**Lennox A. Bernard, CAMS** has over 25 years of experience and is a Senior Specialist in Crowe's Compliance and Trust Solutions practice. He currently provides service to clients in the areas of BSA/AML Compliance, Lending Compliance and Deposit Compliance. Prior to joining Crowe, Lennox was the Vice President in charge of Operations at TIB Bank of the Keys. Among other duties, he was responsible for Branch Operations, Deposit Operations and Regulatory Compliance with BSA, including SAR, CIP, CTR, OFAC, AML and new and high risk account monitoring.

---



Crowe Horwath LLP ([www.crowehorwath.com](http://www.crowehorwath.com)) is one of the largest public accounting, consulting and technology firms in the United States. Crowe uses its deep industry expertise to provide audit services to public and private entities while also helping clients reach their goals with tax, advisory, risk and performance services. Crowe is recognized by many organizations as one of the country's best places to work. Crowe serves clients worldwide as an independent member of Crowe Horwath International, one of the largest global accounting networks in the world. The network consists of more than 200 independent accounting and advisory services firms in more than 130 countries around the world.



# Regulatory Compliance Audit Seminar

**May 24, 2018 ■ 9:00am - 4:00pm**  
**The Bankers Center ■ Baton Rouge, LA**

## Registration Form

### Registrant 1

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### Payment Options

☐ Check (Made payable to the Louisiana Bankers Association)

☐ Visa ☐ MasterCard ☐ American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

- ☐ I am unable to attend. Please send me \_\_\_\_\_ copies of the manual.
- ☐ \$250 (member fee) ☐ \$450 (non-member fee)  
 (includes shipping and handling)

**\*Manuals will be shipped after the seminar.**

### Registration Fee

\$250 per LBA member  
 \$450 per nonmember

☐ This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

**\*Please Note: Manuals not eligible for SBET funding.**

### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282

### Agenda

8:45 a.m. Registration  
 9:00 a.m. Program Begins  
 12:00 p.m. Lunch  
 4:00 p.m. Program Adjourns

### Registration Fee

\$250, per LBA member  
 \$450, per non-member

**Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 7061 Commerce Circle, Baton Rouge, LA 70809  
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of \$125."

### Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808  
 For reservations, call **(225) 925-3353** and ask for the "Louisiana Bankers Association special room rate of \$89 by mentioning the rate code **IX3UX**."  
 Make reservations online by clicking [here](#)