



# Compliance Audit Findings and Resolutions (Virtual Seminar)

September 3, 2020 ▪ 9:00am - 12:00pm

*Rescheduled from August 27*

This program will address common issues plaguing community banks. We will identify common pitfalls in a bank's compliance program, loans, deposits and BSA compliance. In addition, we will provide some helpful hints and tools to assist in resolving the issues.

## Topics include:

- **Compliance Management Structure**
  - ◊ Elements of a sound CMS
  - ◊ Common Issues - structure, change management
  - ◊ Compliance Operations Committee
- **Policy and Procedures**
  - ◊ How important are they? What should they look like (size and complexity of the Bank)
  - ◊ Common issues noted, required versus advised
- **Risk Assessments and Common Issues Noted**
  - ◊ Compliance
  - ◊ BSA/AML/OFAC
  - ◊ Fair Lending
  - ◊ UDAAP
  - ◊ New Products/Services
- **Common Loan Compliance Issues**
  - ◊ ECOA
    - ◆ Intent for Joint Credit
    - ◆ Initial Appraisal Notices and Appraisal Delivery
  - ◊ FCRA
    - ◆ Disputes & furnishing accurate info
  - ◊ Flood
    - ◆ Proper Deductibles
    - ◆ Calculation of Coverage
    - ◆ Documenting the file
    - ◆ Address discrepancies
  - ◊ TRID
    - ◆ Technical issues
- **Common Loan Compliance Issues (continued)**
  - ◊ Regulation Z
    - ◆ Tolerance Calculation
    - ◆ Fees and APR
    - ◆ Change management
- **Common Deposit Compliance Issues**
  - ◊ Regulation E – EFTA
    - ◆ Timing requirements on error resolution investigations
  - ◊ Regulation D – TISA
    - ◆ Consistency among Website, Disclosures and Advertising Documents.
  - ◊ UDAAP
    - ◆ Bonus package fees
- **Common BSA Compliance Issues**
  - ◊ Summarizing Findings
    - ◆ BSA/AML/OFAC Risk Assessments
    - ◆ High Risk Reviews
    - ◆ Alert Clearing
    - ◆ Virtual vaults
  - ◊ SAR
    - ◆ Inadequate SAR Narrative
    - ◆ SAR Technical Issues
  - ◊ MRB
    - ◆ Direct/Indirect relationships
    - ◆ CBD

## Workshop Instructor

**Lori Victory** has more than 18 years of professional experience focused on all aspects of financial institution regulatory compliance functions. She has experience with lending, deposit, Bank Secrecy Act (BSA), and fair lending laws and regulations as well as developing, reviewing, monitoring, and managing bank compliance programs. Lori is also experienced in internal audits, fiduciary controls, SOX, and FDICIA. Prior to joining 3PR, Ms. Victory served as a bank consultant for BKD National Financial Services Group, Harper & Pearson Company, P.C., and Sheshunoff Consulting + Solutions. She began her career at a community bank in Texas serving roles as a branch manager and Assistant Vice President in the Internal Audit department. Ms. Victory received the Certified Regulatory Compliance Manager (CRCM) designation from the Institute of Certified Bankers in October 2011, the Certified Anti-Money Laundering Specialist (CAMS) designation from the Association of Certified Anti-Money Laundering Specialists in April 2014 and the Certified Financial Services Auditor (CFSA) designation from The Institute of Internal Auditors in October 2017. She is a graduate of Sam Houston State University, Huntsville, Texas, with a B.B.A. degree in General Business, and a graduate of University of Houston, Clear Lake, Texas, with a M.B.A. degree in Business Administration.



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## Registration Form

(For additional registrations, please make copies.)

### Registrant 1

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_

Mr./Mrs./Ms. \_\_\_\_\_

Bank \_\_\_\_\_

Bank \_\_\_\_\_

Email Address \_\_\_\_\_

Email Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Office Phone \_\_\_\_\_

Office Phone \_\_\_\_\_

Cell \_\_\_\_\_

Cell \_\_\_\_\_

Please check how you will participate:  
 Virtual Seminar     On-Demand Recording

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 Virtual Seminar     On-Demand Recording

<p style="text-align: center;"><b>Participation in Virtual Seminar via Zoom</b>                      (link to materials will be sent prior to seminar)                      LBA Member \$225                      LBA Non-Member \$425</p>	<p style="text-align: center;"><b>On Demand Recording</b>  <b>not participating in virtual seminar</b>                      (link to recording &amp; materials will be sent after 8/27 seminar)                      LBA Member \$225                      LBA Non-Member \$425</p>
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### 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 \$ \_\_\_\_\_

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:  
 \_\_\_\_\_

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