



TexasBankersAssociation
Strong Banks. Stronger Communities.

2ND ANNUAL

COMPLIANCE & ENTERPRISE RISK MANAGEMENT SCHOOL

AUGUST 2-3, 2021 • STEPHEN F. AUSTIN ROYAL SONESTA HOTEL, AUSTIN

Both Compliance Management Systems (CMS) and Enterprise Risk Management (ERM) are closely aligned and essential to maintaining stability, integrity and an impactful community presence. A robust CMS would not be complete without an Enterprise Risk component, and vice versa. Additionally, ERM continues to

increase in regulatory focus for banks of all sizes. As a result, we've incorporated ERM into the curriculum for a fully integrated learning experience. Participants will understand how Compliance and Enterprise Risk Management differ, how they come together, and the hot topics to ensure success.

STUDENTS WILL LEARN:

- **How to Build an Effective Compliance and Enterprise Risk Management Program** — CMS is dictated by established rules and regulations to protect financial institutions from a variety of risks while ERM shields organizations from risk that would lead to non-compliance. Understanding of the delineation between the two areas, coupled with a documented policy of how they act independently, will help obtain stability and compliance within your organization.
- **Your Written Program** — Your written program is a critical part of CMS and ERM, but how do you build it so it not only explains the unique requirements of each program, but also provides a specific plan for your bank?
- **Compliance Hot Topics** — An overview of 2021 compliance regulatory changes and hot topics, particularly banking in a post-COVID-19 world.
- **Training** — This presentation will help you tailor necessary training for your financial institution enterprise-wide, from the board to the front lines.
- **Compliance Huddle** — Discuss effective CMS and ERM strategies by getting involved with your fellow compliance and enterprise risk professionals. What challenges are you facing? What solutions have worked for others? This is a great place to get peer-to-peer networking and feedback.
- **Marketing & Advertising Compliance** — You should be implementing risk assessments and developing policies and procedures for all of your marketing, including social media and other digital platforms. A close relationship between Compliance Management, Enterprise Risk and your Marketing Division will assist in understanding the roles and responsibilities each play in developing strategic goals while establishing clear controls and ongoing risk assessments.
- **Risk Assessments & Mitigation** — Enterprise risk assessments are the best way to show that you are monitoring, understanding and mitigating risk. Learn what makes a strong risk assessment program, what elements need to be in place, key information systems and quality indicators examiners expect when it comes to risk assessments by topic. We'll also talk about how to build and tailor effective risk assessments and internal controls.
- **Consumer Complaints** — How you respond not only impacts your public reputation but it's also a critical component in ensuring that your CMS is working and that your ERM program is assisting in prevention. We'll review how to define a complaint and the expectations for your complaint response program.
- **Change Management** — Your CMS and ERM programs should include living documents tailored to organizational change, regulatory change and overall risk. While they must be flexible, do you deal with change as it comes, or do your CMS and ERM programs allow you to smoothly incorporate changes to products, customer base, regulations and leadership? Learn best practices and expectations.
- **Regulatory Panel** — What do they expect of your compliance risk assessment processes, management systems and reviews and audits? Hear it from the regulators themselves in this interactive session.

ENROLLMENT QUALIFICATIONS

Instruction is at the intermediate level. Instructors assume attendees are familiar with the specifics of federal banking regulations. Minimum qualifications for enrollment are graduation from a weeklong compliance program, such as the TBA Annual Compliance School, or at least one year's direct experience and responsibility in compliance-related issues.

REGISTRATION & CANCELLATION

Register online or complete the attached form. If you would prefer to email or fax your registration, we'll be happy to invoice your bank. Registering early is encouraged to secure your seat. A \$75 late fee is applied when registering after the July 12 hotel deadline. A confirmation will be emailed to you upon receipt of registration.

Cancellations or substitutions must be submitted in writing. Please email to education@texasbankers.com. Cancellations received on or before **July 15** will receive a refund less a 10% cancellation fee. Cancellations received **July 16–22** will receive a refund less a 50% cancellation fee. Any cancellations received after **July 22** or "no shows" will not be refunded. Extenuating circumstances are reviewed on an individual basis. Substitutions are permitted without penalty.

CONTINUING EDUCATION

Texas State Board of Public Accountancy: 12.5 CPE Credit Hours (there are no educational prerequisites)

ABA Professional Certifications: Application for CE credit review is pending approval. Once we receive notification of the credit approval, we will inform attendees.

WHAT'S INCLUDED

A notebook with course materials will be provided onsite for each student. The registration fee includes program materials, most meals plus a welcome reception.

Note: For IRS reporting purposes, the food cost portion of your registration is approximately \$325.

SCHEDULE

DAY 1

8:00 – 8:30

Registration & Breakfast

8:30 – 9:30

Huddle Open Forum: Compliance Management

9:30 – 10:00

Introduction to Compliance Management & ERM

10:00 – 11:00

Building Your Compliance Management Program

11:00 – 11:15 Break

11:15 – 12:00

CMS, ERM & Safety & Soundness

12:00 – 1:00 Lunch

1:00 – 1:55

Your Written Program

1:55 – 2:00 Break

2:00 – 2:55

Compliance Hot Topics & Open Forum

2:55 – 3:00 Break

3:00 – 4:00

Training

4:00 – 5:30

Reception

DAY 2

8:00 – 8:30

Huddle Open Forum: Enterprise Risk Management (Optional) & Breakfast

8:30 – 9:40

Marketing & Advertising Compliance

9:40 – 9:45 Break

9:45 – 10:50

Risk Assessments & Mitigation

10:50 – 11:00 Break

11:00 – 12:00

Consumer Complaints

12:00 – 1:00 Lunch

1:00 – 1:55

Change Management

1:55 – 2:00 Break

2:00 – 3:30

Regulatory Panel

ABOUT OUR FACULTY

Faculty members are chosen based upon their education, banking experience and teaching expertise. All faculty encourage and welcome questions and interaction so that important concepts and tools are fully presented and clearly explained.

FACULTY MEMBERS INCLUDE:

Elizabeth Madlem, *Deputy General Counsel, Compliance Alliance, Inc.*

Before joining C/A, Elizabeth served as both the Operations Compliance Manager and Enterprise Risk Manager for Washington Federal Bank, a \$16 billion organization headquartered in Seattle, WA. She has industry expertise and real-world solutions surrounding bank-enterprise initiatives as well as knowledge of contract law and bank regulatory compliance.

Regulatory Panel: *Texas Department of Banking, FDIC, OCC, Federal Reserve*

HOTEL INFORMATION

Stephen F. Austin Royal
Sonesta Hotel
701 Congress Ave.
Austin, TX 78701

Dates to reserve your room:

August 1-2

Room rate: Discounted to \$139 per night.

Book reservations online:

<http://bit.ly/cmgtterm21>

Hotel deadline:

Friday, July 23, or until the group block is sold out, whichever comes first.

Parking:

Reduced per day (\$29) valet parking

WiFi is included

“I am transitioning into the bank's full time compliance officer and trying to get my arms around all of my duties. This was a very timely school. I really feel like I got a solid map on where I need to go and what needs to be done from the sessions and talking with other bankers.”

“Overall it was great — I've already shared information and have a list of items to start working on when I return to the bank.”

“Great school, I regret not attending it sooner.” “TBA did a great job on this school and I learned a lot of valuable information.”

2ND ANNUAL COMPLIANCE & ENTERPRISE RISK MANAGEMENT SCHOOL

AUGUST 2-3, 2021 • STEPHEN F. AUSTIN ROYAL SONESTA HOTEL

**Register online at www.texasbankers.com/store or
complete a separate form for each registrant.**

Mail: Texas Bankers Association | P.O. Box 2569 | Austin, Texas 78768-2569

Email: register@texasbankers.com | **Phone:** 512-472-8388 / 800-462-7295

Name Mr. Ms. First Name for Badge Title

Bank/Company

Bank Street Address City/State/Zip

Bank Mailing Address (if different from street address) City/State/Zip

Phone E-mail

To expedite your registration, please include any other names you have used (i.e. maiden name, formal name or nickname) and, if applicable, any other financial institutions you have previously worked for.

Other Names Other Financial Institutions

REGISTRATION OPTIONS

The first two registrants pay the full registration fee with a discount for additional registrants from the same bank.

MEMBERS:

- 1-2 registrations — \$1,050 per person (After July 23: \$1,125)
- 3+ registrations — \$1,000 per person (After July 23: \$1,075)

NONMEMBERS:

- \$2,100 per person (After July 23: \$2,175)



TexasBankers
Association
Strong Banks. Stronger Communities.

TBA members register online at www.texasbankers.com/store