

# ABA Bank Compliance

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FEATURES



## 8 Ethics and Compliance: Now Is the Time to Take Action

BY JEANINE CATALANO

This article examines regulatory requirements and guidance regarding establishing a code of conduct or an ethics policy; distinguishes between compliance risk and complying with laws and regulations; and offers suggestions for creating a code of conduct or ethics policy.

## 14 Social Media Revolution: Not Just Compliance Concerns

BY CARL G. PRY, CRCM

Many banks are struggling with whether to join the social media revolution or wait it out, for a variety of reasons. Maybe, the thinking goes, we'll wait until it's more established and we can see what others are doing and learn from their mistakes. But that time might already have passed.



## 24 Fair Lending Data Analytics in Plain English

BY MICHAEL J. BRAUNEIS, SCOTT T. TEMBY,  
AND JOE WOJKOWSKI, PH.D.

Although this article cannot offer a silver-bullet solution for the daunting challenges compliance officers face, it will examine some practical, "plain English" thoughts to address an area that epitomizes the perfect storm of challenges: maintaining an effective fair lending program.



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