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6 **Leaning Against Racial Injustice:** *Your Fair and Responsible Banking Program and Beyond*

BY NICHOLAS ROESLER, CRCM, CAMS

When building a fair lending program, merely avoiding unlawful credit discrimination doesn't need to be the final destination. Compliance professionals who manage fair lending are depended upon to uphold a commitment to fairness that all reputable banks make to their customers, communities and employees.



14 **Initiating a Hemp Banking Program**

BY JESSICA CABALLERO, CRCM, CERP

The road to designing and implementing a program for banking hemp doesn't need to be a difficult one. Here we discuss applying basic risk management principles and industry education to get you there more quickly.



24 **Hitting the Target:** *From Root Cause to Remediation*

BY CLAYTON NORRIS, CRCM, CAMS, CFE, KATHRYN REIMANN, ESQ., AND TINA SHAVER, CRCM, CAMS

Systematic root cause analysis of compliance issues provides the foundation for the success of critical remediation activities, while also demonstrating to regulators that a strong compliance management system and control culture are at work. Here we discuss root cause analysis challenges and solutions, and developing a remediation plan.



28 **Analyzing Complaints** *How to Understand your Bank's Complaint Data*

BY LIZA WARNER, CPA, CFSA, CRMA

Complaint data is an early indication of potential regulatory issues or issues that may cause inadvertent customer harm. A written complaint management program will provide guidance for consistent identification, resolution and documentation of complaints throughout the bank.



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