

8 Money, markets, murder: How banks can follow the fentanyl trail and fight back

An interview with DEA veteran, David Tyree

BY SEPIDEH ROWLAND, CCBCO, CAFP

In this wide-ranging interview, former DEA Special Agent David Tyree explains how fentanyl trafficking has evolved into a global, highly organized business — and why banks are now central to its disruption.

14 Practical AI governance for community and midsize banks: An integrated approach

BY KENDALL HOWELL AND DANIEL STIPANO

Learn how to govern AI effectively by embedding oversight into existing risk management frameworks rather than building parallel structures. Outlined here is a practical, scalable approach that aligns AI use with model risk, compliance, third-party, and operational risk disciplines without straining limited resources.

20 Demographics without disclosure: Proxy methods for fair lending analytics

BY LYNN WOOSLEY, CRCM, AND ANURAG AGARWAL, PH.D.

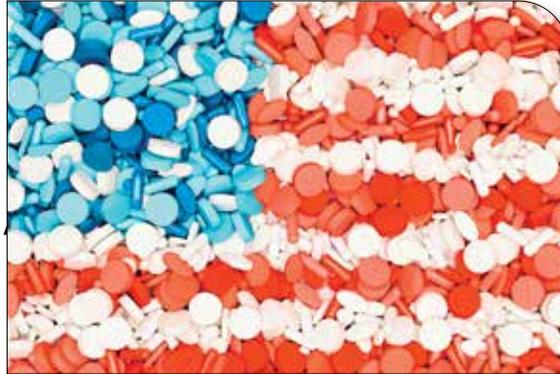
When lenders cannot legally collect demographic data, proxy methodologies have become essential tools for fair lending monitoring and testing. This article examines the strengths and limitations of leading proxy approaches and offers practical guidance on selecting methods that align with regulatory expectations and portfolio realities.

28 Insider lending under Regulation O:

What's allowed, what's prohibited, and why

BY JOHN PACE, CRCM

Understand Regulation O's core definitions, lending limits, and approval requirements — and gain a practical roadmap for scaling controls, reporting, and monitoring to insider-lending risk.



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