

4 The Ripple Effect

How September 11 transformed banking — and the people who protect it

BY LAINE CROSBY

A quarter century after 9/11, members of ABA Risk and Compliance's Editorial Advisory Board share personal reflections on the tragedy that transformed banking and reshaped risk, resilience and financial crimes compliance.



12 Flood insurance — The gift that keeps on giving

BY CARL G. PRY, CRCM, CRP

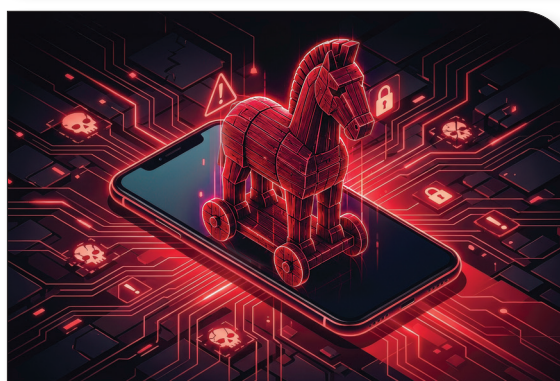
Flood insurance violations remain among the most common compliance findings. This practical guide examines eight common trouble spots that continue to trip up lenders and draw regulatory scrutiny.



22 Spoofing: the new operational risk for banks

BY LAINE CROSBY

Spoofing attacks are overwhelming banks in hours — not weeks. Learn how these fast-moving attacks unfold, why traditional response strategies fall short, and the practical steps financial institutions can take to strengthen their defenses.



30 Models change. Credit risk doesn't. The evolution of credit risk assessment models

BY BRIANA THOMAS

As credit risk models grow more sophisticated, institutions face new governance and explainability challenges. This article examines how evolving models, expanding data, and AI are changing underwriting without changing its core purpose.



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