ABA Member Appreciation Month

American
Bankers
Association®

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Today's Presenters



Ginny O'Neill
EVP, Regulatory
Compliance & Policy



Kitty Ryan SVP, Fair & Responsible Banking



Heather Trew SVP & Counsel BSA, AML & Sanctions



Jonathan Thessin
Vice President & Senior
Counsel





Ginny O'Neill EVP, Regulatory Compliance & Policy





Experts on Call: Meet Your Compliance Experts



Ginny O'NeillRegulatory
Affairs,
Compliance



Jonathan Thessin Overdraft, Small Dollar Lending, TCPA



Leslie
Callaway
Compliance
Hotline



Heather Trew BSA, AML & Sanctions



Nessa Feddis EFTA, FCRA, TILA, MLA



Kitty Ryan Fair Lending, UDAAP, 1071



Mark Kruhm Compliance Hotline



Krista Shonk CRA &Third Party Risk



Joe Pigg ESG &Housing Finance



Rhonda
Castaneda
Compliance
Hotline



Sharon Whitaker
Commerical Real
Estate Lending



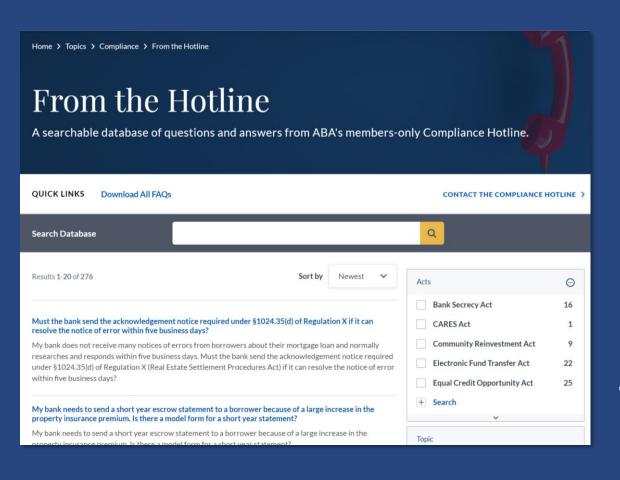
Rod Alba Mortgage



Teshale Smith
Mortgage
Servicing, Debt
collection, Flood,
ADA



ABA Compliance Hotline



- ABA Compliance Hotline
 - Find answers to any compliance question – old or new
 - Vehicle for identifying issues and exam trends
- Searchable Database of FAQs from the Hotline

1-800-551-2572 | Compliance@aba.com



ABA's 18 Free Email Bulletins

ABA DAILY NEWSBYTES



CONGRESS

Regulators, CEOs Testify in Hearin

Federal banking regulators yesterda Committee during the first of five con failures, where they were pressed or Silicon Valley Bank ahead of its closi and Signature Bank testified before t

The Federal Reserve last month relebut also identifying instances in whic found at the bank. More recently, Fe agency should appoint a third party to f SVB. Asked whether he agreed w Supervision Michael Barr suggested oversight and reviews by the Office of Coffice. "I think there are such reviews

Barr was also asked why the Fed wa were well-capitalized—something he strong—it might need to be the case more capital to be resilient precisely we might experience shocks to the s failures," Barr said.

In the Senate, former SVB CEO Gree and a social media-fueled bank run for these unprecedented events could have team and I made the best decisions ward advice available to us at the time, and best interests of SVB, its employees a House hearing. Watch a recording

ABA NEWSBYTES

Mortgages



ABA Newsbytes: Mortgages is a free, biweekly ABA m includes ABA content as well as relevant news covera bulletins subscriptions.

ABA BANK

CFPB threatens legal action against

A debt collector who brings or threatens to b foreclosure action to collect a time-barred mortg violating federal law, the CFPB said in an adviso

ABA BANKI

ABA seeks mortgage loan ori

While well-intentioned, the Truth in Lending Act originator rules are extremely complex and or considerable compliance challenges due to their detailed restrictions on compensation for loan origina a letter to the CFI

ABA BANKI

Sen. Brown questions Federal Banks' role in bar

In a letter to the agency, Brown said the FHLBs were be a lender of last resort to struggling financial i

ABA NEWSBYTES

Anti-Money Laundering

May 5, 2023 — Vol. 23, Issue 9

ABA NEWS

ABA Names New Senior Vice President for BSA/A

Heather Trew has been named senior vice president that Laundering at the American Bankers Association, the banking industry and its more than two million employ on Monday, May 8, will lead ABA's BSA advocacy at a Enforcement Network implements the Corporate Translaundering Act of 2020, legislation intended to increas BSA compliance.

Trew comes to the association from the U.S. Department recently as the counselor to the general counsel spent several years as Treasury's assistant general countelligence, including time serving as acting chief courcounsel for the Office of Foreign Assets Control. Trew

ABA NEWSBYTES



Compliance

May 15, 2023 - Vol. 20, No. 17

American Bankers Association

MARK YOUR CALENDARS

Check the <u>regulatory proposals chart</u> afor comment due dates, information requests and regulatory proposals. See the **final rules chart** afor effective dates.

Coming up soon:

- Extended to May 17: Request for input on Fannie and Freddie single family social bonds adue to the FHFA
- June 13: Comments on the request for information regarding data broker practices adue to the CFPB



Opportunities to Get Involved

Open Compliance Committee

- Open to all ABA members
- Monthly virtual meetings
- Information on new regulatory proposals and final rules
- Invitations to participate in working groups

Email Trina Calloway at tcalloway@aba.com to join.

Working Groups

- Money Laundering Issues
- CRA
- Flood Compliance
- Debt Collection
- Fair and Responsible Banking
- Mortgage Regulatory Reform
- Mortgage Servicing
- Small Dollar Lending
- 1071
- Third-party risk
- Overdraft
- HR compliance
- ADA
- And many more...



Compliance Resources

Acts & Regulations

A comprehensive listing of compliance acts and regulations affecting financial institutions.

SEARCH ACTS & REGULATIONS >

Regulatory Proposals

See proposed regulations and standards affecting banks.

REVIEW CURRENT PROPOSALS >

Final Rules

Find recently-issued final rules, including effective dates.

SEARCH FINAL RULES >

Staff Analyses

Summaries and analyses of proposed and final rules, guidance, and in some instances, banking-related bills and statutes.

SEE ALL STAFF ANALYSES >

Enforcement Action Database

Find out which agencies have filed civil money penalties, consumer restitution and other consumer protection-related consent orders.

ACCESS THE DATABASE >

Compliance News

The latest developments in regulations and compliance for banks.

READ COMPLIANCE NEWS >



ABA Compliance Network

- 7,000+ subscribers
- Peer-to-peer discussions
- Open to all ABA members
- This is an excellent venue for....
 - 1. Asking questions
 - 2. Sharing best practices
 - 3. Networking





Enforcement Action Database

- Compiles federal banking agency data into a single searchable database.
- Data organized by bank name, asset size, law, regulation, and date.
- Updated monthly.

Enforcement Action Database

Updated monthly, for Bank Members Only

This compliance resource—available exclusively for ABA bank members—compiles federal banking agency, DOJ, and HUD consumer protection-related enforcement actions against financial institutions and other companies into a single, searchable, and sortable database.

Civil money penalties, consumer restitution, and other consumer protection-related consent orders associated with BSA/AML, ECOA, FCRA, FDCPA, FDPA, FHA, HMDA, RESPA, SCRA, Redlining, and UDAP/UDAAP since January 2012 are included in the database. Should the agencies file consent orders consisting of civil money penalties or restitution orders related to other consumer compliance statutes, those statutes will be added to the database.

Data is organized by bank/company name, asset size, law or regulation, date and amount, as well as a summary describing the primary issues found in the action. Each record also includes a link to the issuing agency for additional, detailed information to consider when reviewing compliance operations at your own bank.

The database is updated at the end of the month. Bookmark this page for continued compliance support from ABA.

Agency/Bureau:	Type of Fine:	By Month:		By Year:	
All	All	All	~	All	~



Free Frontline Compliance Trainings

- 124 free courses for bankers
- 19 courses for bank directors
- 3.3 million courses completed annually
- 1,505 participating banks





ABA Conferences & Schools

Conferences

- Risk and Compliance Conference
- ABA/ABA Financial Crimes Enforcement Conference

Schools

- Compliance Schools
- Risk Management Schools







Certifications

- Certified AML and Fraud Professional (CAFP)
- Certified Enterprise Risk Professional (CERP)
- Certified IRA Services Professional
- Certified Regulatory Compliance Manager
- Certified Trust & Fiduciary Advisor (CTFA)







Kitty Ryan
SVP, Fair &
Responsible Banking



ABA Resources on CFPB's 1071 Rule

- ABA Banking Journal Podcast on 1071and ABA resources
- ABA 1071 Working Group (ABA members only)
 - Contact ABA's Deanna Dawson at ddawson@aba.com to sign up
- Coming soon! More ABA 1071 Webinars
 - First in a series on May 30, 2 pm EDT
 - For more information, visit aba.com/1071
- ABA's Risk and Compliance Conference June 13-16, San Antonio, TX
 - Sessions on 1071 compliance and how 1071 impacts fair lending programs/analysis





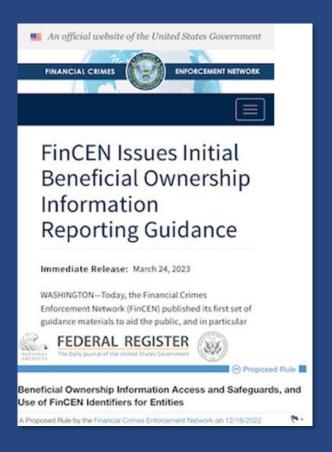
Jonathan Thessin Vice President & Senior Counsel

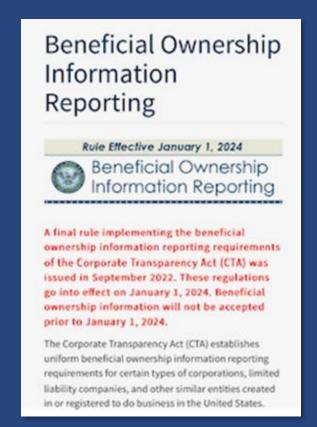




Heather Trew SVP & Counsel BSA, AML & Sanctions









4604 PUBLIC LAW 116-283-JAN. 1, 2021

TITLE LXIV—ESTABLISHING BEN FICIAL OWNERSHIP INFORMATIC REPORTING REQUIREMENTS

Sec. 6401. Short title.

Sec. 6402. Sense of Congress.

Sec. 6403. Beneficial ownership information reporting requirements.

SEC. 6401. SHORT TITLE.

This title may be cited as the "Corporate Transparency A

SEC. 6402. SENSE OF CONGRESS.

It is the sense of Congress that—
(1) more than 2,000,000 corporations and limited liabi companies are being formed under the laws of the States expressions.



Five Ways to Get Started

- 1. Register on ABA.com
- 2. Subscribe to email bulletins
- 3. Bookmark your interests
- 4. Find an ABA expert
- 5. Advocate for your industry



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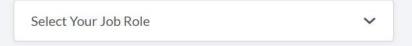


Member Checklist

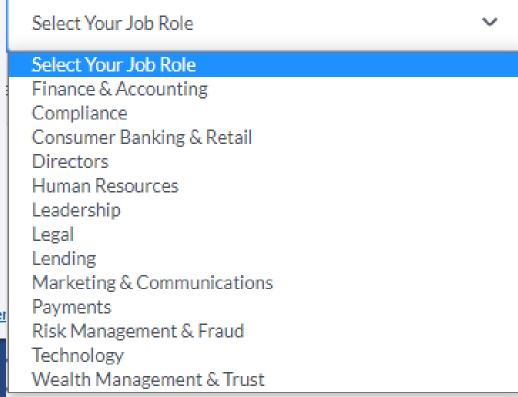
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- 4. Consult with ABA experts in your focus area.
- 5. Select your job role below to get a customized checklist of resources.



Lastly, if you have any questions or needs related to ABA, please contact your membership represer



aba.com/GetStarted



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Vice President & Senior
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Your ABA Concierge Team



Casey Catlin
Director, Member Outreach



Kim Michael
Vice President, Member Outreach

