FEATURES

8 | Cultivating Soft Skills: Your Compliance Program’s Cherry Topping
BY BARBARA BOEHLER, J.D., LL.M.

What is more difficult than learning regulations is understanding empathy, and the importance of communicating effectively. No one will listen to your fabulous advice, if they can’t hear it over the noise of your less-than-artful delivery.

12 | Extreme UDAAP: A Cautionary Look at Sales Practices
BY MEG SCZYRBA, J.D., CRCM, AND KARA TUCKER, ESQ.

Every bank engages in some version of sales practices, but improper sales practices are steeped in the traditional marketing approach of utilizing compensation and sales goals to incent employees. While it is difficult for a bank to monitor its sales practices, here are some guidelines and cautionary tales for engaging in this extreme sport.

20 | Best Practices for the Consumer Complaint Management Program
BY LIZA WARNER, CPA, CFSA, AND CRMIA

Understanding and managing consumer complaints is imperative in meeting strategic business objectives, customer retention, and profitability. Here are best practices to help your bank recover from misunderstandings or mistakes, while turning an unhappy customer into a loyal one, and meeting your regulatory obligations.

28 | How to Ensure Redlining is a Relic of the Past
BY KATHRYN MORRIS, CRCM

Recent events show that what starts as an indication of redlining can expand to more traditional fair lending concerns. Taking steps to both discover and correct potential redlining will help ensure that there are no surprises at the time of an examination.