

## FEATURES

### 6 We Are Change Leaders

BY LIZA WARNER, CPA, CFSA, CRMA

As compliance professionals, we are more than “go-to” people for regulatory questions and interpretations, and we are more than the monitoring arm of management. We are change leaders. And, as such, it is important that we understand how to manage change effectively to support the organization’s compliance performance and strategic objectives and goals.



### 14 Overdraft: Are you covered?

BY LEAH M. HAMILTON, J.D.

Financial institutions have struggled with overdraft compliance for more than a decade. What was once a revenue stream, has become a compliance challenge and expense. Here you’ll find the rules and regs, and the agencies’ supervisory expectations.



### 24 Foreign Language Requirements in Borrower Communication: Trends and Analysis

BY MARIA MOSKVER, J.D.

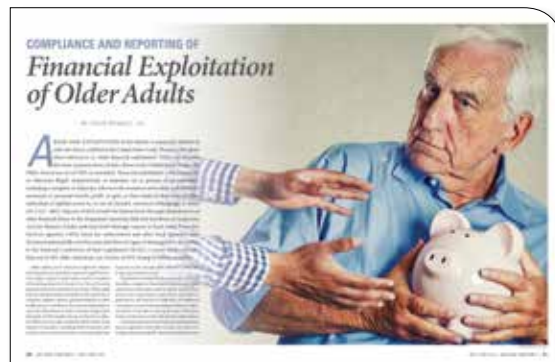
In light of evolving demographics and lawmakers’ focus on fair lending, states increasingly encourage mortgage lenders and servicers to put forth a good faith effort to communicate with borrowers in a wide range of preferred languages.



### 30 Compliance and Reporting of Financial Exploitation of Older Adults

BY LESLIE MCNALLY, J.D.

Financial institutions can play a key role in detecting and preventing elder financial abuse. Bankers often have the opportunity for face-to-face interactions with elderly customers making transactions, which may be a good opportunity to spot financial abuse and provide education on the subject. This article discusses state and federal law, compliance and reporting.



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