



# 2022 IBA Compliance Conference

November 15-16, 2022

The Meadows Events Center at Prairie Meadows, Altoona

The Iowa Bankers Association is proud to present the 2022 Compliance Conference, With a little Woo Hoo, Compliance is easier to do! Compliance can be challenging, but with the right tools and a positive attitude, you can go from "getting it done" to "doing it well" and start celebrating those successes!

The conference will cover regulatory hot topics, Dave Dickinson's perspective on the Role of the Compliance Officer and a positive ambush from Patty Hendrickson.

#### Who Should Attend

This conference has been specifically developed for experienced compliance professionals who require the most up-to-date information affecting regulatory compliance. Attendees should have a working knowledge of compliance and applicable regulations.

#### Questions?

Contact Jill Manternach at the IBA at (515) 286-4375 or [jmanternach@iowabankers.com](mailto:jmanternach@iowabankers.com)

#### Location & Accommodations

The Meadows Events and Conference Center  
1 Prairie Meadows Drive, Altoona, IA 50009

Room Rate: \$132

Reserve rooms directly with the hotel no later than 10/15/2022. After October 15, reservations will be based on availability. For reservations call (515) 957-3000 and ask for the Iowa Bankers room block to receive conference rates. Visit [ibacomplianceconference.com](http://ibacomplianceconference.com) for an online booking link.

#### Registration

Conference registration includes all general sessions, continental breakfasts, lunches, breaks, reception and all hand-out materials. Use the application provided below to lock in your registration or visit [www.ibacomplianceconference.com](http://www.ibacomplianceconference.com) to register and view the agenda, speaker bios and more.

## 2022 IBA Compliance Conference

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

1. Registrant \_\_\_\_\_

Are you a CRCM?  Yes  No

E-Mail \_\_\_\_\_

2. Registrant \_\_\_\_\_

Are you a CRCM?  Yes  No

E-Mail \_\_\_\_\_

Bank Primary Regulator: \_\_\_\_\_

Bank Assets: \$ \_\_\_\_\_

IBA Member \$325

Non-member \$650

Refunds will be made if requested one week prior to event date. No refunds after that date.

Substitutions allowed any time.

Mail this form with payment to:

Attn: Registrar

Iowa Bankers Association

PO Box 6200

Johnston, Iowa 50131-6200

or register and pay online at  
[www.iowabankers.com](http://www.iowabankers.com)



## ★ Tuesday, November 15

8:30am - 9:00am Registration & Continental Breakfast

9:00am - 9:15am Welcome & Introductions

9:15am - 10:30am Flood: New Q&As and More  
*David Dickinson, Bankers Compliance Consulting*

The rules have changed, but the interpretations and expectations seem to evolve. It's been more than 10 years since the regulators updated the Flood Insurance Q&A's and the wait is finally over! In May, 2022, we received 144 final Q&As. During this session we will discuss the biggest changes as well as several other common pitfalls many banks experience, including: cross collateralization issues, remapping, determining insurable value, construction loans and force place procedures.

10:30am - 10:45am Break

10:45am - 12:00pm Crypto 101 and Panel Discussion

*Scott Green, SHAZAM*

With an all-time high interest in cryptocurrency, this session provides an introduction for financial institutions. We review the origins of cryptocurrency and also discuss other types of digital assets. The session provides a context for financial institutions to understand the disruptive opportunities and risks presented by digital assets. We'll finish the session with a panel discussion featuring your peers. These Iowa bankers will share their experiences including how they are monitoring digital assets in their banks, what red flags to look for and how to recognize digital asset usage with your customers.

12:00pm - 1:00pm Networking Lunch

1:00pm - 2:15pm Breakout Sessions

### 1) Digital Marketing Compliance Best Practices

*Jen Jenkins, Arvest Bank*

As we continue in this rising rate environment many banks are beginning to advertise CDs, home equity loans, HELOCs and other products. This session will be a good reminder of what is required in those ads, including trigger terms, and also considerations regarding who the ads are marketed or not marketed to. We'll also cover the recent CFPB interpretive rule related to the use of third parties in the digital space.

### 2) Preparing for the Section 1071 Rule

*Kathy Enbom, Wipfli*

On September 1, 2021, the CFPB issued the proposed "1071 Rule" which, when finalized, will require covered financial institutions to collect and report certain data on small business lending applications. In this session we will discuss where the Rule is at today as well as WHO will have to comply? WHAT loan types will be collected? WHEN data collection will begin? and WHY you shouldn't wait to contemplate the impact of this Rule on your institution.

### 3) DE&I and Banking

*Kate Hightshoe, QCR Holdings*

*Wendy Reynolds and Chris Spellman, HTLF*

Whether your bank is talking about it yet or not, Diversity, Equity and Inclusion are topics you'll be hearing more about in future years. This issue goes beyond the HR department and can impact banks in the areas of CRA, fair banking, complaint management and more. Hear from Iowa bank employees who work with these issues on a daily basis on how DE&I fits into community banking.

## Tuesday (continued)

2:15pm - 2:30pm Break

2:30pm - 3:45pm Breakout Sessions Repeat

3:45pm - 4:00pm Break

4:00pm - 5:15pm With a little Woo Hoo  
everything is easier to do!

*Patty Hendrickson*

This high-energy and interactive session creates an environment to feel the power of positive actions. It's a positive ambush when you need a lift and attendees will explore the difference between "getting it done" and "doing it well," celebrate the power of personal and professional success and define winning strategies for team success.

5:15pm - 6:30pm Reception

Join us for hors d'oeuvres and beverages while networking with your fellow compliance experts.

## ★ Wednesday, November 16

7:30am - 8:00am Continental Breakfast

8:00am - 9:15am Understanding Overdraft Hot Spots

*Leah Hamilton, ProBank Austin*

We've all heard that regulators are getting tougher on overdraft programs, so what can you do to make sure your program not only meets regulatory requirements but also the needs of your customer? This session will cover the latest guidance, including fee issues, and provide best practices for your overdraft programs.

9:15am - 9:30am Break

9:30am - 10:00am IBA Legislative Update

*Sharon Presnall, Iowa Bankers Association*

Join us as Sharon covers the legislative issues that the IBA is watching on a local and nation level.

10:00am - 11:00am IBA Regulatory Update

*Julie Gliha & Ronette Schlatter, Iowa Bankers Association*

Ronette and Julie make compliance easier by providing an overview of regulatory changes and guidance for 2022 – highlighting topics not already discussed in the conference – and providing a preview of what lies ahead.

11:00am - 11:15am Break

11:15pm - 12:30pm The Role of the Compliance Officer:  
CMS in the New Frontier

*David Dickinson, Bankers Compliance Consulting*

Today's compliance professionals are challenged with risk management in an ever-changing banking world. This is evidenced by a new regulatory landscape that has come about during the pandemic, including a change in new regulatory priorities, changes in laws, regulations and standards, and even changes in the ways we interact with regulators, our Team Members and business partners. During this session we will discuss how to build and maintain an effective CMS Program for today and tomorrow.