2026 IBA Compliance Conference

November 19-20 • Sheraton Hotel • West Des Moines

The Iowa Bankers Association is proud to present the 2026 Compliance Conference, Ready for What's Next. The one constant in the compliance world is change. We'll make sure you're preparing now, so that when the next big thing does come, you're ready and positioned for success.

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

Location & Accommodations

Sheraton Hotel West Des Moines
1800 50th Street, West Des Moines, IA 50266

Room Rate: $119
Reserve rooms directly with the hotel no later than 10/31/2026. Visit IBAComplianceConference.com for an online booking link.

Registration

Conference registration includes all general sessions, continental breakfasts, lunch, breaks, reception and all hand-out materials. Use the application provided below to lock in your registration or visit www.IBAComplianceConference.com to register and view the agenda, speaker bios and more.

2026 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 _____

IBA Member	$345
Non-member	$690

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
8901 Northpark Drive
Johnston, Iowa 50131-6200
or register and pay online at
www.iowabankers.com

IOWA BANKERS ASSOCIATION

WHAT'S NEXT

Thursday, November 19

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

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

9:15am - 10:15am Looking Ahead: Risk Assessments for Today's Compliance Challenges

Anthony Isherwood & Nancy Kwak, Crowe

As regulatory expectations continue to evolve, effective risk assessments have become a foundational component of a strong risk management program. With the extension of examination frequency for many institutions, internal audit functions play an increasingly critical role in helping management and boards identify emerging risks, prioritize resources, and demonstrate ongoing oversight between examinations.

10:15am - 10:30am Break

10:30am - 11:30am Managing Vendor Risk with Confidence

Stephanie Lyons, nContracts & Banker Panel

Strong vendor management remains a key focus area for examiners. Hear best practices for documenting vendor oversight and managing third-party risk. We'll discuss examiner expectations, and considerations for distinguishing between critical and noncritical vendors to build a risk-based vendor management program. You'll also hear insights from your peers as they share their tips and lessons from examinations.

11:30am - 12:30pm Networking Lunch

12:30pm - 1:30pm Breakout Sessions

1) Stablecoins through a Regulatory Lens

Jason Brett, American Bankers Association

Gain a foundational understanding of stablecoins and their growing role in the financial services industry. This session will explore key concepts, emerging regulatory considerations, and what community bankers should know as the regulatory framework continues to evolve.

2) Strengthening Your FCRA Framework

Justin Muscolino, JTM Compliance Training

From dispute intake to resolution, understanding FCRA requirements is critical to managing compliance risk. Join us for a practical review of direct versus indirect disputes, required investigation procedures, timing expectations, and common examiner concerns.

3) Regulation E Fraud & Error Resolution: Navigating Today's Compliance Challenges

Natalie Straus, Forvis Mazars

Fraud continues to evolve and so do regulatory expectations. This session will provide an executive-level overview of Regulation E requirements and recent regulatory guidance, including:

- Error resolution requirements and consumer liability limitsWhat constitutes an "unauthorized" electronic fund transfer
- CFPB FAQs and other regulatory guidance addressing fraud claims
- Common compliance pitfalls and prohibited practices during error resolution investigations

This session will highlight emerging issues and practical takeaways to help institutions navigate today's fraud landscape while meeting regulatory expectations.

1:30pm - 1:45pm Break

Thursday (continued)

1:45pm - 2:45pm Breakout Sessions Repeat

2:45pm - 3:00pm Break

3:00pm - 3:30pm IBA Legislative Update

Join us as we discuss legislative issues that the IBA is watching on a local and national level.

3:30pm - 5:00pm AI for Compliance: From Practical Prompts to a New Way of Working

Ben Udell, Ben Udell Consulting

GenAI presents both risk and opportunity for compliance professionals. This interactive session uses video demonstrations, peer discussion, and actionable insights to explore real compliance use cases while balancin AI's potential with the judgment, verification, and oversight responsible use requires.

- Explore practical GenAI use cases relevant to compliance work.
- Move beyond basic prompting and use GenAI as a thinking and working partner.
- Consider privacy, data, accuracy, governance, and regulatory issues.

5:00pm - 6:00pm Reception

Join us for great food and beverages while networking with your compliance peers.

Friday, November 20

7:30am - 8:00am Continental Breakfast

8:00am - 9:15am Regulatory Panel Discussion

TBD, Office of the Comptroller of the Currency
Kyle Woodmansee, Federal Reserve
Adam Baumhover, FDIC

Gain direct insights from those who set the tone for compliance expectations. In this panel regulators will share the most common issues they're seeing in banks today and discuss exam schedule changes, including the mid-point check-in. This is a unique opportunity to hear firsthand what's top of mind for examiners and how your institution can proactively prepare for your next exam.

9:15am - 9:30am Break

9:30am - 10:30am

What to do Now, to Prepare for What's Next

David Dickinson, Brady Martz

How can you use this time of slower regulatory change strategically? Learn areas that you can focus on to strengthen fundamentals, clean-up long standing issues, improve efficiency and make sure you are ready when the next wave of change comes.

10:30am - 10:45am Break

10:45am - Noon IBA Regulatory Update

Melanie Knoll & Stacy West, Iowa Bankers Association

Melanie and Stacy will provide an overview of regulatory changes and guidance for 2026 – highlighting topics not already discussed in the conference – and give a preview of what lies ahead.