

DALLAS AREA COMPLIANCE ASSOCIATION

- NEWSLETTER -



NO PAIN. NO GAIN.

Let DACA help you improve the strength of your compliance program.

GENERAL MEETING INFORMATION

- WHEN?** November 19, 2014 - 11:30 am
- WHAT?** Integrated Mortgage Disclosure Rule & Completing New Forms
- WHO?** Julia De France – McGladrey LLP
- WHERE?** Crowne Plaza Dallas Near The Galleria
14315 Midway Road,
Addison, Texas



**MAKE A FAST
RESERVATION AT:**
reservations@dacaonline.org

PRESIDENTIAL MESSAGE

by **Shana N. Jones**

"No Pain. No Gain." What a year! We've stretched, we've sweated, we've gotten sore, and we have survived to continue forward. As I stated in January, "we all felt some pain in 2013 with all the regulatory changes. Unfortunately, it's not going to get any better in 2014." Well we've all seen the changes, implemented those changes, and are now preparing for the next round of changes. It has been *painful*, but I am hopeful that you all *gained* from DACA. I hope that DACA was one of the many forums used to meet and learn from colleagues or at least gain a different perspective on this ever changing regulatory world.

November is our business meeting. DACA General Members elect the 2015 Board of Directors, discuss any by-law changes, and as an added bonus, we will have our last workout for the year led by fitness instructor, Julia De France, Director of Risk Advisory Services with McGladrey LLP. She will focus her fitness session on "The Integrated Mortgage Disclosure Rule & Completing New Forms" so bring a mortgage focused co-worker with you so you won't have to sweat alone.

It has been my pleasure to serve as your 2014 DACA President. Until next year...

Shana N. Jones

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NOVEMBER GENERAL MEETING

Please join us for our last compliance fitness class of 2014!



Integrated Mortgage Disclosure Rule & Completing New Forms

Our presenter is Julia De France, McGladrey LLP

Julia De France | Consulting Director – Risk Advisory Services

Julia is a Certified Regulatory Compliance Manager (CRCM) with seven years of experience as a compliance officer for a \$16 billion multiregional bank holding company. As a compliance officer, she conducted consumer compliance reviews covering lending, deposit and operational functions of the six different charters held by the holding company. She also assisted bank management with the implementation of new products, services and procedures; communicated new and evolving regulatory requirements to bank staff; and consulted with bank personnel on day-to-day compliance questions and issues, as needed.

Since joining McGladrey LLP in 2006, Julia has performed numerous consulting engagements for banks ranging in size from \$37 million to \$5 billion. She performs consulting duties and conducts consumer compliance reviews thoroughly and with professionalism and she is extremely knowledgeable in all facets of consumer compliance.

In Memoriam

It is with heavy hearts and great sadness that we tell you of the recent passing of two colleagues. While both of these gentlemen had successful careers in the financial industry, they were also our friends... or maybe even considered as mentors. They were both very involved in the DACA organization at one point in time. While this space is too small and our words are too insignificant, we take this moment to remember them and say... may you Rest in Peace.



Frank Willis

October 2, 1954 – September 15, 2014



Don Luntley

June 14, 1945 – October 24, 2014



NOVEMBER IS OUR ANNUAL BUSINESS MEETING

It is extremely important that members are present in order for us to have a quorum and be able to conduct business. If you are a General member and there is any chance you will not be able to attend the November meeting, please complete the proxy included with this newsletter and fax it in accordance with the instructions on the form.

PART 1 OF 2 - For our Annual Business Meeting, the following is presented for your consideration, as follows:

2015 DACA Board Nominees:

Alta Mantsch - Pegasus Bank	Alta is the Senior Vice President of Compliance at Pegasus Bank. Alta has 16 years of experience in financial institutions in various capacities, including branch and operational management, risk management and vendor management, in addition to regulatory compliance. Alta has worked extensively in the past with Bank Secrecy Act and Anti-Money Laundering regulations and received her CAMS designation from ACAMS in 2007. Alta received the CCBCO designation from ICBA in 2011, and received the CRCM designation in 2013. Alta has been a member of DACA for several years.
Bonnie Nichols - Texas Security Bank	Bonnie J Nichols is Senior Vice President of Texas Security Bank, a \$250 million community bank. She is the bank's Chief Compliance Officer as well as Audit & Security Officer. Ms. Nichols has 35+ years of community bank operations, accounting, financial reporting, and compliance.
Chris Suarez - PlainsCapital Bank	Chris is a regulatory compliance professional with over 10 years of banking experience. He holds the Certified Anti-Money Laundering Specialist (CAMS) and Certified Regulatory Compliance Manager (CRCM) professional designations. He has served on the DACA Board since 2007 and, beginning in 2011, was elected to Vice President of Technology.
Craig Wallis - Sovereign Bank	Craig is the Compliance and Internal Audit officer for Sovereign Bank, which has over \$1 billion in total assets, located in Dallas. He has been with Sovereign Bank for 9 years in compliance. Craig has been in banking in Texas for 28 years and has worked in compliance, accounting and audit. He has his CRCM and CPA certifications.
Debby Adair – Crowe Horwath LLP	Debby is a regulatory compliance professional with over 30 years of banking experience. She holds the Certified Regulatory Compliance Manager (CRCM) professional designation. She has served on the DACA Board since 2008. She served as the Association's treasurer from 2009 to 2011 and is currently the Chairman of the DACA Scholarship Committee.
Jerrica Anderson - Prosper Bank	Jerrica serves as the Compliance, BSA, and CRA Officer for a local community bank. With over 10 years of banking experience, she is a Certified Community Bank Compliance Officer (CCBCO) and a Certified Regulatory Compliance Manager (CRCM). She has served on the DACA Board since 2011 and is currently the Corresponding Secretary.
Jerry G. Sanchez – Cox Smith Matthews	Jerry is Senior Counsel in the Dallas office of Cox Smith Matthews Incorporated where he provides legal and bank regulatory counsel for banks and financial services companies. He previously served as FDIC Regional Attorney, Assistant General Counsel with the Texas Department of Banking, and Senior Attorney with Bracewell & Giuliani LLP. He is a graduate of the University of Texas School of Law and the Southwestern Graduate School of Banking at SMU.
Linda Crank - Marquis	Linda is the Senior Vice President with CenTrax/Marquis and has over 31 years of financial industry experience with a background in regulatory compliance. Areas of focus include HMDA / CRA / fair lending with an emphasis on exam management, risk assessments, data integrity / quality reviews as well as performance analytics. Prior to joining CenTrax/Marquis, Ms. Crank held management positions in HMDA/CRA/fair lending compliance as well as treasury, strategic planning /risk, marketing and pricing. She has served on the DACA Board since 2011 and is currently the Conference Chair.
Rhonda Coggins - Sheshunoff Consulting + Solutions	Rhonda is the National Compliance Services Director for Sheshunoff Consulting + Solutions and has 30 years of banking experience and has her CRCM. She provides advice and opinion on a variety of regulatory matters to institutions on a nationwide basis. Previously, she supervised the quality control process for the firm, conducted compliance audits and fair lending assessments and delivered training programs. She previously served as a VP, Texas Compliance Officer, for one of the largest commercial banks in the U.S. In 2010, she was a speaker at the ABA Regulatory Compliance Conference in San Diego. She has served on the DACA board since 2004 and is currently the VP of Communications.
Shana N. Jones - The American National Bank of Texas	Shana has been in the finance and banking industry for over 20 years. Prior to joining The American National Bank of Texas in April 2012, she was the BSA Officer for Sovereign Bank for 5+ years and prior to that was a commissioned bank examiner for the OCC and worked for the agency for over 12 years. She also worked for a short time with the Federal Reserve Bank of Philadelphia. She holds the following designations: National Bank Examiner, Certified Regulatory Compliance Manager, Certified BSA/AML Professional, and AML Professional. Ms. Jones has served on the DACA Board since 2008 and as Corresponding Secretary from 2009 to early 2011. She currently serves as DACA's President.
Stephanie Moushon - ViewPoint Bank	Stephanie has been in the banking industry for over 20 years. Prior to moving into the regulatory compliance field in 2003, Stephanie was the AVP, Operations Officer at ViewPoint Bank, formally known as Community Credit Union. In her current role as SVP, Director of Compliance and Risk Management she is responsible for developing, implementing and administering the Bank's Compliance and Risk Management Program. She oversees the Bank's Internal Audit, Quality Control, Risk Management and Compliance Departments. Stephanie holds the following designations: Certified Compliance Specialist, Credit Union Compliance Expert, Certified Regulatory Compliance Manager, and Certified Risk and Compliance Professional. She has served on the DACA board since 2006, as VP, of Programs from 2007 to 2010 and President from 2011 to 2012.
Susan Cannon - Weaver LLP	For the past 25 years, Susan has worked in the banking industry. In 1999, she joined Delong Consulting Services as a compliance consultant and in 2012, Delong Consulting merged with Weaver. Susan began her career with the OTS and became a commissioned compliance examiner in 1991. She also worked at three large financial institutions in Oklahoma during the 1990's as a mortgage lending department manager, compliance officer and internal auditor. Susan is a Certified Regulatory Compliance Manager (CRCM) and Certified Anti-Money Laundering Specialist (CAMS). She has been a member of DACA since 1999 and has previously served on the DACA Board.
Susie Janssen - Bank of DeSoto	Susie is Vice President of Internal Control for Bank of DeSoto, a \$180 million community bank. Susie began her banking career in 1982 and has been at Bank of DeSoto since its inception in 1986. She supervises audit, compliance and IT for the Bank. Susie joined the DACA Board in 2009 and became Vice President of Programs in 2011.



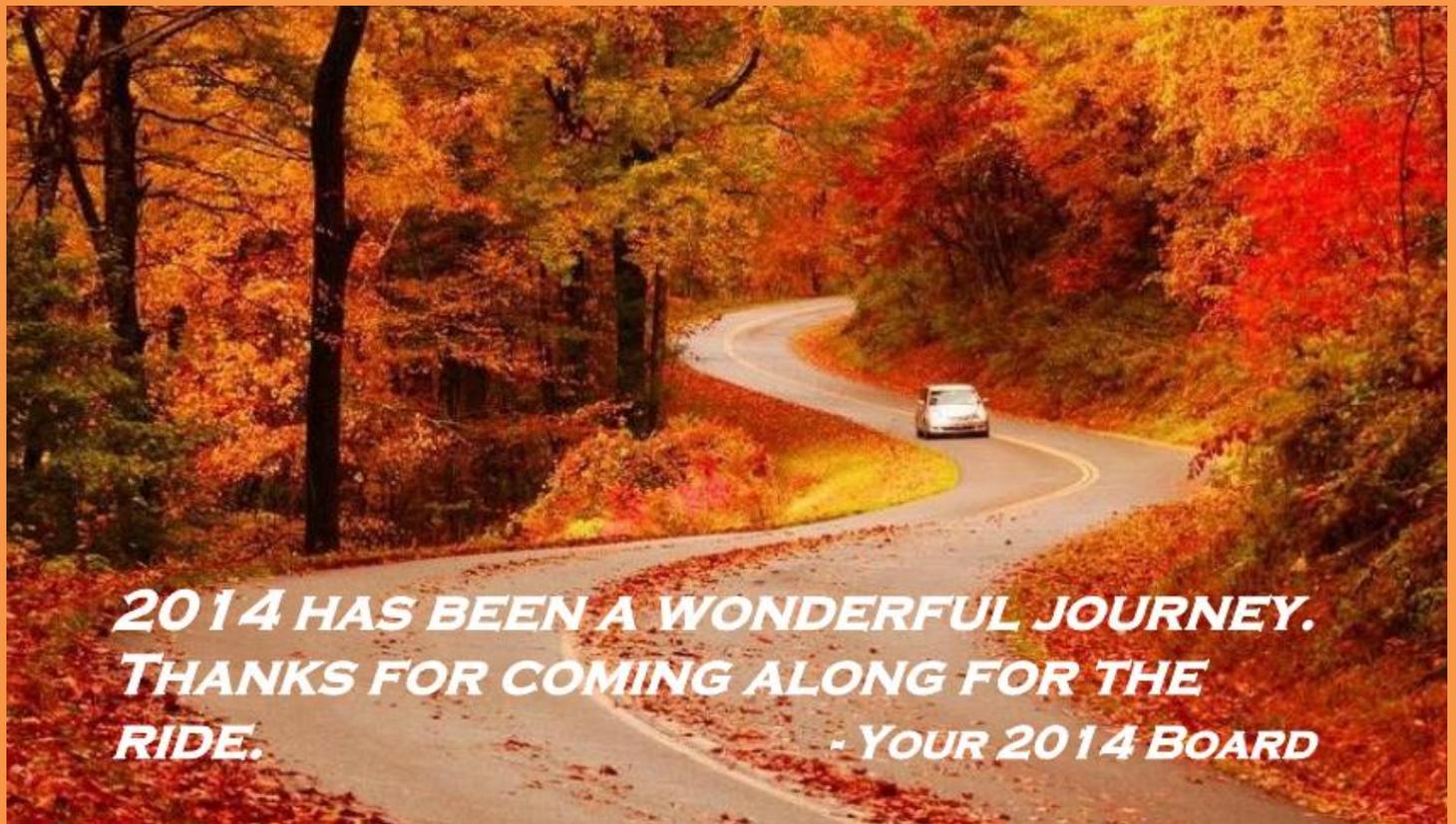
NOVEMBER IS OUR ANNUAL BUSINESS MEETING

It is extremely important that members are present in order for us to have a quorum and be able to conduct business. If you are a General member and there is any chance you will not be able to attend the November meeting, please complete the proxy included with this newsletter and fax it in accordance with the instructions on the form.

PART 2 OF 2 - For our Annual Business Meeting, the following is presented for your consideration, as follows:

Bylaw Changes:

1. **Article VII, section 3** - *second paragraph: Any Director elected by the members may be removed with or without cause, by a majority of the voting membership at a meeting called for that purpose. Should be moved to Article V, Section 3; and*
2. **Article VII, section 5:** *All officers must attend a minimum number of board meetings and general meetings (including the annual conference) as described within their job responsibilities. Officer needs to be changed to Director and the sentence should end after the closed parenthesis then moved to Article V, section 2 and should read as follows: Qualification to serve as a Director of the Association requires an individual to be in the full employ of a general member throughout his or her term of office and must attend a minimum number of board meetings and general meetings (including the annual conference).*



RESERVATION FORM

(for faxed requests)

HOW TO MAKE A RESERVATION:

- EMAIL YOUR REQUEST TO: RESERVATIONS@DACAONLINE.ORG
- OR, YOU MAY CALL JERRICA ANDERSON AT 469-952-5517
- OR, YOU MAY COMPLETE THIS FORM AND SUBMIT IT VIA FAX

DON'T FORGET:

- RESERVATION / CANCELLATION DEADLINE: **11/14/14 NOON**
- PAY AT THE DOOR, VIA CHECK TO DALLAS AREA COMPLIANCE ASSOCIATION, INC.
- SPEAKER AND TOPIC ARE SUBJECT TO CHANGE WITHOUT NOTICE

To: Jerrica Anderson

FAX #: 469.952.5501

SUBJECT: Reservation Request for **November 19, 2014**, Meeting

COST: General, Associate & Affiliate Members \$ 25.00
 Guests and Other Non-Members \$ 45.00 *

** If you work for an institution that is a member of DACA but you are not a DACA member yourself, you must pay the Non-Member fee.*

INSTITUTION / COMPANY	
PHONE NUMBER	

NAME	INDICATE MEMBER OR NON-MEMBER	CHECK HERE IF REQUESTING A VEGETARIAN MEAL

BOARD MEMBERS & HOUSEKEEPING

2014 BOARD MEMBERS

President

Shana Jones, CRCM, CBAP, AMLP (2008)
The American National Bank of Texas
- (214) 863-6514

VP – Programs & Hospitality

Jerrica Anderson (2011)
Prosper Bank – 469-952-5517

VP – Conference

Linda Crank (2011)
Marquis – 214-778-3030, Fax – 469-241-9545

VP – Technology

Chris Suarez, CAMS, CRCM (2007)
PlainsCapital Bank – 972-525-4083,
Fax – 214-252-4081

VP – Director of Membership

Paty Lindemeier (2007)
Northern Trust, N.A. - (972) 738-8439, Fax – (972) 738-8445

VP - Communications

Rhonda Coggins, CRCM (2004)
Sheshunoff Consulting + Solutions
512-703-1509

Corresponding Secretary

Susan Cannon (2014)
Weaver – 817-332-7905

Treasurer

Craig Wallis (2014)
Sovereign Bank – 214-242-1877

Director

Stephanie Moushon, CRCM, CRCMP (2007)
ViewPoint Bank – 972- 509-2022 x 7319, Fax – 469- 467-1057

Director

Debby Adair, CRCM (2010)
Crowe Horwath, LLC – 214-777-5291

Director

Susie Janssen (2010)
Bank of Desoto – 972-780-7777, Fax – 972-780-7878

Director

Bonnie Nichols (2014)
Texas Security Bank – 469-398-4804

A Few Housekeeping Notes....

To make our meeting reservation process more efficient:

- 1) Please e-mail your reservation unless you do not have e-mail. Only the names of those attending, the company or financial institution they represent, and whether they are a member of DACA should be included in the email. Payment should be presented at the registration table at the meeting.
- 2) If you do **not** have access to e-mail, you may fax the reservation form included in this newsletter. Your fax confirmation will serve as confirmation that the reservation was received.
- 3) Please note the deadline for making reservations is **12:00 noon on the Friday before the Wednesday meeting.**
 - a) In the past, we have allowed those who missed the deadline to make a reservation. While reservations made after the deadline can usually be accommodated, they will be allowed only as space remains.
 - b) We certainly welcome, and encourage that you invite, non-members to attend the luncheon. If you invite guests, please make sure they understand the deadline to make a reservation is 12:00 noon on the prior Friday.
 - c) If you do not make a reservation and come to the meeting, we will make every effort to accommodate you. However, we may ask you to wait until 11:45 a.m. to be seated to allow us time to accommodate those who have made a reservation. If you fail to make a reservation, a seat **cannot** be guaranteed.
 - d) If you have made a reservation and have not signed in by 11:45 a.m., your seat may be made available to those who have arrived without a reservation.
- 4) All e-mail reservations will be confirmed by e-mail. If you do not receive a confirmation within a **half a day**, please assume the message was not received, and re-send it to DACA at:

reservations@dacaonline.org or

FAX or CALL IN your reservation to DACA per the instructions on the reservation form that follows.

Do not call the Crowne Plaza to make reservations for DACA meetings.

For driving directions to the Crowne Plaza Dallas Near the Galleria, contact the Crowne Plaza at (972) 980-8877.



- **Make reservations timely.**
- **Make cancellations timely. If you make a reservation for a DACA meeting and need to cancel it, you must do so by the deadline indicated on the reservation form. Otherwise, you will be responsible for the luncheon fee... since DACA must pay for the lunch.**
- **Pay your lunch fees by check.**

MEMBER BENEFITS

A Year of Informative Presentations & Networking Opportunities

January 2014						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	GM	23	24	25
26	27	28	29	30	31	

February 2014						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	Brd	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March 2014						
S	M	T	W	T	F	S
1/2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	GM	27	28	29
30	31					

April 2014						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	Brd	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May 2014						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	GM	22	23	24
25	26	27	28	29	30	31

June 2014						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	Brd	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July 2014						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	GM	24	25	26
27	28	29	30	31		

August 2014						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	Brd	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30/31

September 2014						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	Conf	25	26	27
28	29	30				

October 2014						
S	M	T	W	T	F	S
			1	2	3	4
5	6	Brd	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November 2014						
S	M	T	W	T	F	S
1/2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	GM	20	21	22
23	24	25	26	27	28	29
30						

December 2014						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	Brd	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

This schedule is subject to change.

GM indicates General Meetings; **Brd** indicates Board Meetings; **Conf** indicates our Annual Compliance Conference.

DACA Scholarship Program

DACA is committed to promoting the professional development, education and career development of the association's membership by encouraging professional certification in the field of regulatory compliance.

Scholarship Eligibility

1. At the time the scholarship is applied for, awarded and throughout its disbursement, the scholarship applicant (the "Applicant") must be a General Member or Associate Member of DACA, as those terms are thereby defined in DACA's bylaws.
2. At the time the scholarship is applied for, awarded and throughout its disbursement, the Applicant must remain a member in good standing of DACA.
3. At the time the scholarship is applied for, awarded and throughout its disbursement, the Applicant must be and must remain an active member.
4. Applicant's length of membership must consist of at least 12 continuous months prior to the submission date of the scholarship application (the "Application"); and
5. Should the scholarship recipient's (the "Recipient") membership terminate for any reason, the Recipient shall submit a new DACA Membership Application, along with all applicable dues, to DACA within 30 days of membership termination, otherwise Recipient shall forfeit any unused portion of any previously awarded scholarship.

Applicable certification programs that have been identified by the Scholarship Committee include, but are not limited to: BSACS, CAMS, CBAP, CCBCO, CIPP, CRCM and CUCE. Scholarship documents and applications can be downloaded at the DACA website [here](http://dacaonline.org). Your completed, signed and dated scholarship application and all required attachments can be scanned and submitted to: scholarships@dacaonline.org

MEMBERSHIP APPLICATION

Membership Application

Please fill in all blanks and return this form with your annual membership dues payment.

Member Information

Membership Type: General Member \$150 Associate Member \$100

Applicant's Name: _____

Organization: _____

Asset Size: _____

Street/P.O. Box
Address: _____

City, State, ZIP Code: _____

Work Phone No.: _____

E-mail Address: _____

Job Title/Function: _____

Compliance
Certifications: _____

Primary Regulator: _____

Membership Definitions

- ❖ Each financial institution or industry-related service organization must have one membership that is designated as the "General Member". This membership category holds voting privileges on any DACA business.
- ❖ In addition to its "General Member", each financial institution or industry-related service organization may have one or more memberships that are designated as an "Associate Member". This membership category does not have voting privileges.

Remittance Details

1. Please make check payable to: **DALLAS AREA COMPLIANCE ASSOCIATION**
2. Mail renewal form and check to: **Craig Wallis
Sovereign Bank
17950 Preston Rd. #500
Dallas, TX 75252**
3. Total enclosed: _____ Signature: _____

- Please Return This Form With Your Payment -

01/2014

DALLAS AREA COMPLIANCE ASSOCIATION, INC. PROXY STATEMENT

The undersigned hereby appoints Shana N. Jones, DACA President, as proxy, with power to appoint her substitute, and hereby authorizes her to represent and to vote, as designated below, at the 2014 annual meeting of the Dallas Area Compliance Association to be held November 19, 2014, or any adjournment thereof. By signing and dating the lower portion of this form, the undersigned authorizes the proxy to vote each proposal as marked, or if not marked then to use her discretion to vote each matter as may properly come before the meeting.

INSTRUCTIONS: If you do not intend to personally attend the meeting, please complete and fax this form – **Deadline - November 18, 2014, by 5:00 pm.**

FAX to: Shana N. Jones - fax # 214-863-7423

	FOR	AGAINST
To consider and act upon the slate presented for the 2015 Board of Directors.		
To transact such other business as may properly come before the meeting or any adjournment thereof.		

I certify that I am the General Member from my organization.

Organization Name (printed)

Name (printed)

Signature

Date