



President's Message – March 2015

by Rhonda Coggins, CRCM

In keeping up our “Pace of Success,” our March meeting is going to focus on a security threat that has become commonplace. That is... **cyber attacks**.

It has been my experience that, as Compliance Officers, we often find ourselves so consumed with deposit and lending compliance or BSA responsibilities, that we leave it up to the Technology staff to manage anything IT-related. And, as Compliance Officers are dwelling in the weeds of the Code of Federal Regulations, we often leave it to IT staff to manage firewalls, patches, antivirus and other controls... assuming all is “ok”... unless we hear otherwise.

In one regard, this makes sense as our time and resources are very likely stretched to the max.

However, it's important for Compliance Officers to be aware of any guidance and expectations in the IT area. And, to ensure IT staff are aware of any regulatory issuances and take an active role in addressing them. Together... Compliance and IT staff can form a strong partnership to manage these risks.

With that said, I'm delighted to pass along that Russell Horn, President of CoNetrix will be delivering our presentation this month, entitled “Cybersecurity: Threats to Banks.” While more information is provided elsewhere in this newsletter, he will be discussing recent guidance from the FFIEC, FDIC, OCC, NCUA and Federal Reserve related to Cybersecurity.

I encourage you to discuss this presentation with members of your IT staff and invite them to register. I hope to see you there as we continue our race...and our pace of success.

Rhonda

Volume 2015.2 Issue 2

Free Lunch Offer: Complete & submit a Membership Application, pay your 2015 dues by March 25, 2015 and receive a FREE LUNCH in March. This AND the opportunity to attend informative programs and create great networking opportunities...JOIN & KEEP THE PACE OF SUCCESS.

March General Meeting

Cybersecurity: Threats to Banks

After completing this session, you will be able to:

- ◇ Review recent guidance related to Cybersecurity from the FFIEC, FDIC, OCC, NCUA, and Federal Reserve
- ◇ Understand cyber risk management and Oversight, including governance, risk management, resources, training and culture
- ◇ Evaluate cybersecurity controls, including preventative, detective and corrective
- ◇ Manage external dependencies and relationships related to cybersecurity
- ◇ Explore threat intelligence and collaboration, including intelligence gathering, monitoring and analyzing, and information sharing. We will also look at how ISACA CSX can help financial institutions.



Russ Horn, CISA, CISSP, CRISC

Russ has more than 15 years of professional technical and information security experience. He serves as the President for CoNetrix, a full service security, compliance, and IT consulting firm. In addition to performing IT audits and security consulting, he has taught technology courses at the University level, spoken at various security conferences, and published multiple security articles. Russ has a B.A. in Mathematics and an M.S. in Management Information Systems.

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

To: Jerrica Anderson
 FAX #: 469.952.5501
 SUBJECT: Reservation Request for March 25 2015, Meeting
 COST: General, Associate & Affiliate Members \$ 25.00
 Guests and Other Non-Members \$ 45.00 *

DON'T FORGET:

- ⇒ RESERVATION / CANCELLATION DEADLINE:
03/20/15 Noon
- ⇒ PAY AT THE DOOR, VIA CHECK PAYABLE TO DALLAS AREA COMPLIANCE ASSOCIATION, INC. **OR** WITH A CREDIT CARD+ 2.75% PER SWIPE
- ⇒ SPEAKER AND TOPIC ARE SUBJECT TO CHANGE WITHOUT NOTICE

** 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

DACA 2015 CALENDAR

January 2015						
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	26	27	GM	29	30	31

February 2015						
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

March 2015						
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	GM	26	27	28
29	30	31				

April 2015						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	Brd	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May 2015						
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	GM	21	22	23
24	25	26	27	28	29	30/31

June 2015						
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				

July 2015						
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	

August 2015						
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	29
30	31					

September 2015						
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	Conf	24	25	26
27	28	29	30			

October 2015						
S	M	T	W	T	F	S
				1	2	3
4	5	Brd	7	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 2015						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	GM	19	20	21
22	23	24	25	26	27	28
29	30					

December 2015						
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			

GM – General Meeting **Brd** – Board Meeting **Conf** – Annual Compliance Conference

2015 BOARD

Rhonda Coggins, Sheshunoff
Consulting + Solutions
[President](#)

Jerrica Anderson, Prosper
Bank
[Vice President – Programs &
Hospitality](#)

Alta Mantsch, Pegasus Bank
[Vice President – Conferences](#)

Chris Suarez, PlainsCapital
Bank
[Vice President – Technology](#)

Linda Crank, CentTrax/
Marquis
[Vice President – Membership
Director](#)

Craig Wallis, Sovereign Bank
[Treasurer](#)

Shana N. Jones, The American
National Bank of Texas
[Vice President –
Communications](#)

Susan Cannon, Weaver LLP
[Corresponding Secretary](#)

Stephanie Moushon,
Legacy Texas Bank
[Director](#)

Debby Adair, Crowe Horwath
LLP
[Director](#)

Susie Janssen, Bank of DeSoto
[Director](#)

Bonnie J Nichols,
Texas Security Bank
[Director](#)

Jerry G. Sanchez,
Cox Smith Matthews Inc.
[Director](#)

BOARD MEMBERS & HOUSEKEEPING

A Few Housekeeping Notes....

To make our meeting reservation process more efficient:

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.

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.

Please note the deadline for making reservations is **12:00 noon on the Friday before the Wednesday meeting**.

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.

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.

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.

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.

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.

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

Scholarship Testimonials

Kay Leaks, one of DACA's founders, was a great supporter, mentor and friend . She would often describe the origination of DACA...that it was started by a group of individuals that needed "something"... that needed a forum to network, to discuss compliance laws and regulations, and probably complain (a little), but most importantly to increase their knowledge of compliance and its impact to their respective institutions.

In honor of Kay's legacy... as a founding member, her years of board involvement and all her efforts to support DACA's commitment to educate and inform our members... our DACA Scholarship program has been renamed to

Kay Leak's Scholarship Program.



“I received a scholarship from DACA in 2012 for the ACAMS Certification. It has really been so beneficial to me to have this CAMS certification. It has opened up a whole new network and support for all things BSA/AML. I am so thankful to DACA for giving me the opportunity to obtain my CAMS certification.

Thanks!”

Roxanne Stavig, CAMS, CBAP

Vice President/BSA Officer

KAY LEAKS' 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

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.

At the time the scholarship is applied for, awarded and throughout its disbursement, the Applicant must remain a member in good standing of DACA.

At the time the scholarship is applied for, awarded and throughout its disbursement, the Applicant must be and must remain an active member.

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

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](#). Your completed, signed and dated scholarship application and all required attachments can be scanned and submitted to: scholarships@dacaonline.org



25 Years: The Pace of Success



*We hope you enjoyed this month's newsletter.
Be ready to answer three questions at the
March meeting to win a \$10 iTunes gift card.
You must be present AND get all three ques-
tions correct to win.*

Free Lunch Offer: Complete & submit a Membership Application, pay your 2015 dues by March 25, 2015 and receive a FREE LUNCH in March. This AND the opportunity to attend informative programs and create great networking opportunities...JOIN & KEEP THE PACE OF SUCCESS.





NOTE: Please fill in any blanks and mark necessary corrections and return this form with your payment.

Member Information

Membership Type:
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".
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".

Remittance Details

- For membership continuity, your payment is due on or before: MARCH 30, 2014
Please make check payable to: DALLAS AREA COMPLIANCE ASSOCIATION
Mail Invoice Form and Check to: Craig Wallis, Sovereign Bank, 17950 Preston Rd. #500, Dallas, TX 75252

Total enclosed:

Signature:

- Please Return This Form With Your Payment -