President’s Message – May 2015
by Rhonda Coggins, CRCM

Hello Compliance Professionals. It seems like we just kicked off our 25th year, and now half of that year is nearing it’s end. My how time flies! Still, we move ever-forward to continue our “Pace of Success.” I hope you’ll make every effort to attend our upcoming General Meeting - Fair Lending Update 2015.

We can’t think of a better time to discuss such an important topic. In fact, the CFPB just released their 3rd annual Fair Lending Report on April 28. While the 51-page report provides a wealth of information, the section on enhancing compliance management can be very helpful to a Compliance Officer that is either developing a fair lending program, or wants to make their current program more robust. As highlighted in the CFPB’s report, some best practices include:

- Documented policies and procedures that address fair lending risks in each product line, that acknowledge and highlight heightened fair lending risks.
- Effective monitoring for fair lending risks and violations, including regular analysis.
- Regular and up-to-date fair lending training for everyone, including the Board.
- A robust fair lending audit function.
- Meaningful oversight of fair lending compliance.

While we all know that managing fair lending risk is more than dusting off an annual training program, the complexities and nuances of this topic continue to evolve. So, please join us for this very important presentation which will be delivered by Everett Fields with the FDIC. I encourage you to discuss this presentation with your lending manager and invite them to register.

See you soon! Rhonda
May General Meeting

FDIC: Fair Lending Update - 2015

→ FDIC’s Community Bank Initiative
→ Pricing, Underwriting, and Redlining Risks
→ Indirect Lending
→ What you can do to mitigate risk

Everett L. Fields has served as the Dallas Region’s Fair Lending Examination Specialist (FLEXS) for the FDIC since January 2004. He is a 21-year FDIC veteran, beginning his tenure with FDIC in the Little Rock, Ark. Field Office in August 1993. Mr. Fields gained his Commissioned Examiner status in that office in September 1996. After being promoted to a Senior Compliance Examiner in September 1998, Mr. Fields served in that role within the Little Rock and, subsequently, Dallas, Texas Field Office, until being promoted to his current position. In addition to his current duties, Mr. Fields has served as a lead course instructor for FDIC’s Corporate University’s Fair Lending School in Washington, D.C. since January 2006, having taught numerous classes since that date.

Mr. Fields hails from Dallas, Texas. He is a graduate of East Texas State University (now Texas A&M – Commerce), Commerce, Texas, having earned a B.B.A. degree in Marketing/Finance.
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 May 20 2015, Meeting

DON’T FORGET:

⇒ Reservation / Cancellation Deadline: **05/15/15 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

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*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.*
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 fee... since DACA must pay for the lunch.
The Dallas Area Compliance Association is working on something awesome! We will be back soon.

Come back and check out the website changes in mid-May 2015.
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

Scholarship Testimonials

“In 2007 I got the “opportunity” to become the compliance and BSA officer at the bank I was working. I took it, excited about the things I could learn and opportunities it would present to me; having no idea what I was getting into. I joined DACA in February 2008, in an effort to learn more and the ability to network with my peers; little did I know at the time how valuable this membership would be. A new job and a storm of regulations later I decided to proceed to obtain my CAMS and CRCM certifications. I applied and received the DACA scholarship for each of the certifications over 2 a year period and obtained my CAMS in August 2013 and CRCM in March 2014. This has given me many things including a raise in salary and recognition from management for my accomplishments. The greatest of these is one that I never anticipated and that is the knowing I am secure in being able to provide for my girls after the loss of my husband in November 2014. Thank you DACA!! So if you have been considering obtaining a certification apply for this scholarship and Git’Er done because you never know how valuable it may be.”

Erin McCollum, CRCM, CAMS, Vice President, Compliance Officer/CRA Officer
We hope you enjoyed this month’s newsletter. Be ready to answer five questions at the May meeting to win a $10 iTunes gift card.

You must be present AND get all five questions correct to win.
Dallas Area Compliance Association presents

The 24th Annual Compliance Conference

Celebrating 25 years with the pace of success!

DACA will be “going for the gold” this year to provide you with the best compliance information Dallas has to offer!

September 23, 2015
The Crowne Plaza Dallas Near the Galleria
14315 Midway Road

Exciting topics to come include:

Washington & Texas Compliance Outlook
Anti-Money Laundering Hot Topics
A Word From our Regulators
.....and more!

Stay tuned for more information!
2015 Membership Application

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”. 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. General Member dues: $150. Associate Member dues: $100.

Remittance Details

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

Total enclosed: ________________________________
Signature: ________________________________

- Please Return This Form With Your Payment -