

25 Years: The Pace of Success



President's Message – November 2015

by Rhonda Coggins, CRCM

"25 Years: The Pace of Success" - that was our theme this year. And, wow, what a year this has been!

It was 25 years ago that our founders starting this wonderful organization. The saying goes "Necessity is the mother of invention," and that is exactly what inspired the creation of DACA. During 2015, I hope you've enjoyed the networking opportunities, great speakers, informative presentations, awesome conference and all the other benefits that DACA has to offer. As we round out this year, we have another great program planned for this month's General Meeting. Sherry Picard with the Federal Reserve Bank will deliver "Fair Lending Hot Topics."

Besides having our compliance presentation, the November General Meeting also serves as our **Annual Business Meeting**. Please make every effort to attend as we will be voting on our 2016 Board. If you are unable to attend the meeting to place your vote, you may send a Proxy Statement. Information regarding this meeting, our slate of nominees, and the Proxy Statement are included in this newsletter.

It has been my sincere pleasure to serve as your 2015 President. Many thanks for our wonderful Board for a very successful 25th year. I think our founders would be pleased.



General Meeting Information

When? November 18, 2015 @ 11:30 a.m.

What? Fair Lending Hot Topics

Who? Sherry Picard

Where? Crowne Plaza Dallas
14315 Midway Road
Addison, TX



Happy
Holidays! Rhonda



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November General Meeting



Fair Lending Hot Topics.

The presentation will provide an overview of the risk-based approach that examiners use when assessing a lender's compliance with the Equal Credit Opportunity Act (Regulation B) and the Fair Housing Act (FHAct), highlighting the most common fair lending risk factors such as redlining, underwriting, and pricing. The presentation will also provide best practices to mitigate fair lending risk including but not limited to: Comprehensive policies and procedures; clarity of underwriting criteria and pricing structures; and, effective monitoring programs.

Sherry Picard serves as the Supervision and Risk Coordinator for the Federal Reserve Bank of Dallas. In this capacity, she provides leadership and counsel to the examination staff in the Consumer Affairs unit to ensure examination staff are properly trained and experienced in fair lending and UDAP matters, and are executing fair lending examinations properly in the Eleventh district. Ms. Picard joined the Federal Reserve in 2013.

Ms. Picard has over 25 years of experience in the financial services industry serving in regulatory, auditing, and consulting matters; and serving in various retail banking positions. Ms. Picard holds a B.A. in Business Administration degree from University of Washington, is a CPA, a commissioned National Bank Examiner with the OCC, and holds a CRCM designation.

Make a Reservation >

EMAIL YOUR REQUEST TO: RESERVATIONS@DACAONLINE.ORG

OR, YOU MAY CALL JERRICA ANDERSON AT 214.619.3931

OR, YOU MAY COMPLETE THIS FORM AND SUBMIT IT VIA FAX

To: Jerrica Anderson
FAX #: 972.334.0114
SUBJECT: Reservation Request for November 18, 2015 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.*



DON'T FORGET:

- ⇒ RESERVATION / CANCELLATION DEADLINE: **11/13/15 Noon**
- ⇒ PAY ONLINE OR AT THE DOOR, VIA CHECK PAYABLE TO DALLAS AREA COMPLIANCE ASSOCIATION, INC. **OR** WITH A CREDIT CARD+ 2.75% PER SWIPE.
[NOTE: THERE IS NO FEE ASSESSED IF YOU PAY ONLINE.]

INSTITUTION / COMPANY	
PHONE NUMBER	

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



It is extremely important that General 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.

2016 DACA Board Nominees:

Rhonda Coggins Sheshunoff Consulting + Solutions	Jerrica Anderson Texas Republic Bank
Linda Crank Happy State Bank	Chris Suarez PlainsCapital Bank
Shana N. Jones The American National Bank of Texas	Bonnie Nichols Texas Security Bank
Stephanie Moushon Legacy Texas	Susie Janssen Bank of Desoto
Deborah (Debby) Adair Santander Consumer USA	Alta Mantsch Pegasus Bank
Jerry G. Sanchez Dykema Cox Smith	Gene Collett Fidelity National Information Services
Roxanne Stavig Sovereign Bank	



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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

2015 BOARD

BOARD MEMBERS & HOUSEKEEPING

A Few Housekeeping Notes....

Rhonda Coggins, Sheshunoff Consulting + Solutions President
Jerrica Anderson, Texas Republic 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
Bonnie J Nichols, Texas Security Bank Corresponding Secretary
Stephanie Moushon, Legacy Texas Bank Director
Debby Adair, Santander Consumer USA Director
Susie Janssen, Bank of DeSoto Director
Jerry G. Sanchez, Dykema Cox Smith Director

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.

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



DALLAS AREA COMPLIANCE ASSOCIATION, INC.

PROXY STATEMENT

The undersigned hereby appoints Rhonda Coggins, DACA President, as proxy, with power to appoint her substitute, and hereby authorizes her to represent and to vote, as designated below, at the 2015 annual meeting of the Dallas Area Compliance Association to be held November 18, 2015, 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 17, 2015, by 5:00 p.m.**

FAX to:	Rhonda Coggins - fax # 214-863-7423
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	FOR	AGAINST
To consider and act upon the slate presented for the 2016 Board of Directors.		

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

Organization Name (printed)

Name (printed)

Signature

Date



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, 2015
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 -